

TORONTO metro

Wednesday's Jackpot
\$10,000,000
estimated

THE NEW
LOTTO 649

PLUS A
**GUARANTEED
 \$1 MILLION
 PRIZE DRAW**



TONIGHT, TOMORROW

JIMMY FALLON SAYS HE WON'T CHANGE HIS COMEDIC TUNE WHEN HE TAKES OVER FOR JAY LENO **PAGE 15**



Olympic gold? Tall order, but we got the guy

Six-foot-six Torontonian rounds out Canada's male cross-country skiing team, adding power to veteran cast of champions **PAGE 29**

Slumdogs not millionaires yet in Sochi

Despite promises from the Russian government, those living in poverty have seen no benefit from the cash thrown at the city **PAGE 10**

This movie based on a true hustle

Seven politicians and five government officials were tricked and convicted in Abscam, which American Hustle is based on **PAGE 17**

PM's Israel speech lights fire in T.O.

Staunch defence of ally. Speech was 'validation' for some, confirmation of 'worst fears' for others

Prime Minister Stephen Harper's historic speech before the Knesset, Israel's governing

body, on Monday got a polarized response back home.

Harper's words, amounting to a strong backing of Israel, were either roundly praised or firmly condemned as people stood on opposite sides of a familiar gulf.

"It was a validation of the challenges that Israel faces on the world stage, often being

held to standards of no other nation," said Steve McDonald, spokesperson for the Centre for Israel and Jewish Affairs in Toronto.

"It was deeply appreciated by the Jewish community."

On the other hand, Thomas Woodley, president of Canadians for Justice and Peace in the Middle East, said the

speech was disappointing and "confirms our worst fears" about the Conservative government's support for Israel.

"There seems to be no nuance, no reflection," Woodley said.

"It's fine for Canada to be friends with Israel, but we need to be good friends — and good friends will point

out shortcomings and things that need to be corrected and improved. But Harper and this government seem to be incapable of that."

Speaking before the Israeli parliament — the first Canadian prime minister to do so — Harper said support of Israel is a "moral imperative" for Canada. He argued criticism of the country's policies is fair but warned of a "new anti-Semitism" that's present in some opposition to Israel.

McDonald lauded the prime minister for this.

"Israel is repeatedly held up for condemnation more than any other country in the world," he said, pointing to numerous resolutions at the UN over the country's decades-long occupation of Palestinian territory.

Sam Eskenasi, spokesperson for Jewish rights group B'nai Brith, echoed McDonald, congratulating the prime minister for addressing "the singling out" of Israel.

"Criticizing Israel is perfectly legitimate, but there comes a time when you cross a certain line," he said.

Woodley, however, said he felt the prime minister didn't make a distinction between fair and unfair criticism, and instead was attacking the legitimacy of speaking out



Prime ministers Stephen Harper and Benjamin Netanyahu

SEBASTIAN SCHEINER/THE ASSOCIATED PRESS

against Israeli policies.

"It's a terrible thing for Canadian democracy, because people will feel unwilling — or that it's dangerous — to criticize Israel," he said.

Tyler Levitan, spokesperson for Independent Jewish Voices, called this aspect of Harper's speech "disturbing" and also questioned the sincerity of his pledge of support for an eventual Palestinian state, especially since he seems unwilling to condemn the continued construction of Israeli settlements in the West Bank.

"I don't know how he can still accept that while saying he supports a state on land that's being colonized," said Levitan. **TORSTAR NEWS SERVICE**



Young well-wishers greet Prime Minister Stephen Harper at a planned speech before the Israeli governing body, the Knesset, in the Givat Ram neighbourhood of Jerusalem on Monday. Harper, the first Canadian leader to speak before the Knesset, expressed staunch support for Israel, prompting several standing ovations, while strongly condemning its enemies. For the Israeli reaction, see page 8. **HAIM ZACH/GPO/GETTY IMAGES**

Meaning of friendship

"It's fine for Canada to be friends with Israel, but we need to be good friends, and good friends will point out shortcomings."

Thomas Woodley, president of Canadians for Justice and Peace in the Middle East



GOOD BUY 2013

OWN IT FOR
\$11,995

ALL-IN PRICING
INCLUDES PRICE ADJUSTMENTS*,
FEES, DELIVERY & DESTINATION.
PLUS HST.

OR GET
0%[†]

FINANCING FOR UP TO
72 MONTHS ON OTHER
ACCENT 5 DR MODELS

5 YEAR^{††}
WARRANTY

2013
ACCENT⁵ DRL



GLS model shown

2013
ELANTRA^L



Limited model shown

OWN IT FOR
\$12,995

ALL-IN PRICING
INCLUDES PRICE ADJUSTMENTS*,
FEES, DELIVERY & DESTINATION.
PLUS HST.

OR GET
0%[†]

FINANCING FOR UP TO
84 MONTHS ON OTHER
ELANTRA SEDAN MODELS

5 YEAR^{††}
WARRANTY

SAY HELLO TO THE 2014's

2014
TUCSON^{GL}



Limited model shown

OWN IT FOR
\$119
BI-WEEKLY

AT
1.9%[†]

FINANCING FOR 96 MONTHS
WITH \$495 DOWN PAYMENT

5 YEAR^{††}
WARRANTY

SELLING PRICE: \$23,395*
2014 TUCSON 2.0L GL FWD MT. FEES, DELIVERY
& DESTINATION INCLUDED. PLUS HST.

2014
SANTA FE^{SPORT}



Limited model shown

OWN IT FOR
\$139
BI-WEEKLY

AT
1.9%[†]

FINANCING FOR 96 MONTHS
WITH \$1,650 DOWN PAYMENT

5 YEAR^{††}
WARRANTY

SELLING PRICE: \$28,495*
2014 SANTA FE 2.4L FWD. FEES, DELIVERY
& DESTINATION INCLUDED. PLUS HST.

5 YEAR
WARRANTY

5-year/100,000 km Comprehensive Limited Warranty^{††}
5-year/100,000 km Powertrain Warranty
5-year/100,000 km Emission Warranty



HYUNDAI
HyundaiCanada.com

NEW THINKING.
NEW POSSIBILITIES.™

™The Hyundai names, logos, product names, feature names, images and slogans are trademarks owned by Hyundai Auto Canada Corp. †Finance offers available O.A.C. from Hyundai Financial Services based on a new 2013 Accent 5 Door GL 6-Speed Manual/ 2013 Elantra GL 6-Speed Manual/2014 Tucson 2.0L GL FWD MT/2014 Santa Fe 2.4L FWD with an annual finance rate of 0%/0%/1.9%/1.9% for 72/84/96/96 months. Bi-weekly payments are \$113/\$111/\$119/\$139. \$0/\$0/\$495/\$1,650 down payment required. Cost of Borrowing is \$0/\$0/\$1,803/\$2,114. Finance offers include Delivery and Destination of \$1,550/\$1,550/\$1,760/\$1,760, fees, levies, and all applicable charges (excluding HST). Finance Offers exclude registration, insurance, PPSA and license fees. Delivery and Destination charge includes freight, P.D.E., dealer admin fees and a full tank of gas. Financing example: 2014 Tucson 2.0L GL FWD MT for \$23,395 at 1.9% per annum equals \$119 bi-weekly for 96 months for a total obligation of \$25,198. \$495 down payment required. Cash price is \$23,395. Cost of Borrowing is \$1,803. Example price includes Delivery and Destination of \$1,760, fees, levies, and all applicable charges (excluding HST). Finance example excludes registration, insurance, PPSA and license fees. •Price of models shown: 2013 Accent 5 Door GLS 6-Speed Manual/2013 Elantra Limited/2014 Tucson 2.4L Limited AWD/2014 Santa Fe 2.0T Limited AWD are \$19,385/\$24,985/\$35,495/\$40,795. Prices include Delivery and Destination charges of \$1,550/\$1,550/\$1,760/\$1,760, fees, levies, and all applicable charges (excluding HST). Prices exclude registration, insurance, PPSA and license fees. ‡Price adjustments are calculated against the vehicle's starting price. Price adjustments of up to \$3,340/\$4,540 available on 2013 Accent 5 Door L 6-Speed Manual/2013 Elantra L 6-Speed Manual (on cash purchases only). Price adjustments applied before taxes. Offer cannot be combined or used in conjunction with any other available offers. Offer is non-transferable and cannot be assigned. No vehicle trade-in required. ††Offers available for a limited time, and subject to change or cancellation without notice. See dealer for complete details. Dealer may sell for less. Inventory is limited, dealer order may be required. ††Hyundai's Comprehensive Limited Warranty coverage covers most vehicle components against defects in workmanship under normal use and maintenance conditions.

Crown 'blindsided' by decision to give cop killer escorted passes

Court. Richard Kachkar, who killed a Toronto police officer, was wrongly granted escorted community passes from a psychiatric hospital, court told

A man who killed a Toronto police officer was wrongly granted the ability to get escorted community passes from a psychiatric hospital, a Crown lawyer argued in Ontario's highest court Monday.

The Crown was "blindsided" by a decision of the Ontario Review Board, which oversees mentally ill offenders, to allow Richard Kachkar community access at the discretion of his medical team, court heard.

Crown attorney Eric Sieben-

morgen said the decision put the public at "undue risk."

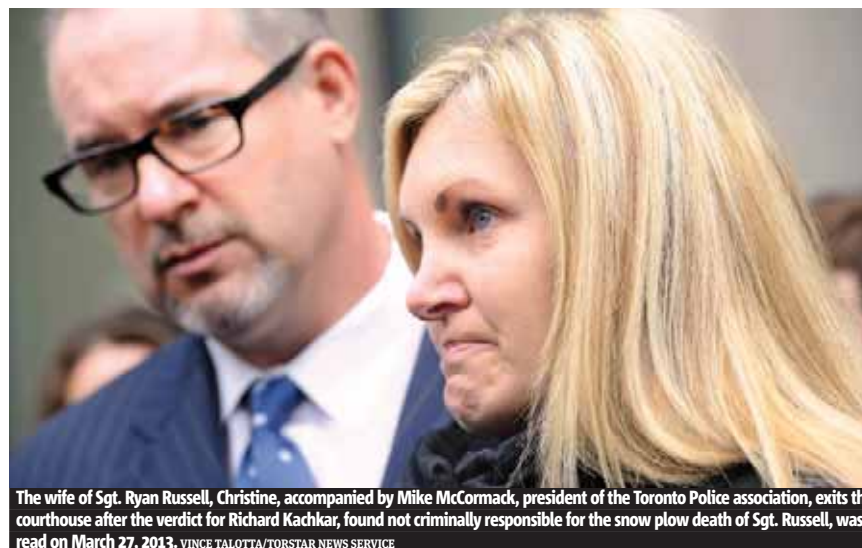
Kachkar, 47, found not criminally responsible last March in the 2011 snowplow killing of Sgt. Ryan Russell, has since been detained for treatment at Ontario Shores Centre for Mental Health Sciences in Whitby.

At his first review board hearing last year, the Crown and defence jointly recommended granting him supervised hospital grounds privileges, but the board went a step further in its decision and allowed for escorted trips into the community.

"It's just premature at this point, given how little we know" about the factors that led to Kachkar's psychotic break in the first place, Siebenmorgen argued before a three-member panel of appeal court judges.

The Ontario Review Board has the power to decide whether people found not criminally responsible should be detained for treatment, released into the community with various conditions or given an absolute discharge.

The Crown contends the board made a procedural error in granting community access because neither the Crown nor the defence were given



The wife of Sgt. Ryan Russell, Christine, accompanied by Mike McCormack, president of the Toronto Police association, exits the courthouse after the verdict for Richard Kachkar, found not criminally responsible for the snow plow death of Sgt. Russell, was read on March 27, 2013. VINCE TALOTTA/TORSTAR NEWS SERVICE

the opportunity to argue for or against it.

Peter Copeland, Kachkar's appeal lawyer, argued the review board decision was reasonable and said there was no procedural breach.

So far, the hospital has not allowed Kachkar the discretionary community access granted by the review board. However, he has been allowed supervised off-ward excursions for activ-

ities such as physiotherapy, visits to the hospital gym and grounds walks.

If the court decides a procedural error did occur, Copeland said, it should dismiss the appeal based on fresh evidence of Kachkar's progress since arriving at Ontario Shores.

"He is a model patient," the defence lawyer said. "He has shown good insight into his circumstances and his

need for treatment."

Copeland said his client's behaviour is not as unpredictable as the Crown made it seem, pointing out that Kachkar showed clear signs of mental deterioration, witnessed by friends and family, in the weeks leading up to his snowplow rampage.

A decision is expected at a later date.

TORSTAR NEWS SERVICE

Quoted

"He is a model patient. He has shown good insight into his circumstances and his need for treatment."

Peter Copeland, Kachkar's appeal lawyer

Exporting surplus electricity cost Ont. \$1B in 2013: NDP



Premier Kathleen Wynne and Sandra Yeung Racco THE CANADIAN PRESS

Beleagued Ontario ratepayers last year paid \$1 billion to dump cheap electricity into neighbouring states and provinces, NDP energy critic MPP Peter Tabuns claims.

"We've done the math, we found that last year (2013) Ontario subsidized power to people in the United States and

Quebec and Manitoba to the tune of over a billion dollars," the Toronto-Danforth MPP told reporters Monday. "It is an extraordinary expense that people are carrying on their electricity bills. We think this is a broken system," Tabuns said, adding that the cost to each of the 4.9 million Ontario ratepay-

ers is about \$220 a year.

This is not the first time that this kind of expensive power dump has been raised, including by Ontario's auditor general. In 2012, the Council for Clean and Reliable Electricity published a paper stating that Ontario consumers subsidized out-of-province electricity buy-

ers to the tune of \$1.2 billion over the previous three years.

While it costs 8.55 cents a kilowatt hour to produce electricity in Ontario, excess power was sold to five neighbouring jurisdictions — Michigan, New York, Minnesota, Manitoba and Quebec — for 2.65 cents/kwh, Tabuns said. THE CANADIAN PRESS

Get a Fresh Financial Start

Get Out of Debt Without Bankruptcy Without Loans

SPEAK TO THE Licensed Debt Professionals™

FREE CALL 310-9200

(NO AREA CODE NEEDED)



David Sklar, CPA, CA, CIRP, Trustee

DAVID SKLAR & ASSOCIATES INC.
Licensed Credit Counsellors · Licensed Proposal Administrators · Trustee in Bankruptcy

www.DavidSklar.com

1 NEWS

Recommendations made at police shooting inquest

Closing arguments. Families of mentally ill victims want officers to keep people's mental state in mind

Quoted

"The majority of police officers are decent human beings. It's their training and policy that needs changing."

John Weingust, lawyer

The families of three mentally ill Toronto residents killed by police are asking an inquest's jury to recommend officers be trained to consider a person's state of mind when dealing with emotionally disturbed individuals carrying weapons.

It is one of 220 recommendations presented in closing arguments at the inquest examining the deaths of Reyal Jardine-Douglas, Sylvia Klibin-gaitis and Michael Eligon, all

the jury recommend officers be trained to try de-escalating a situation and refrain from using their firearms as long as possible. He says when dealing with those in crisis, officers should be taught to verbally offer help and understanding.

John Weingust, who is representing Jardine-Douglas's family, says the deaths being examined at the inquest indicate "there's something wrong with the training of police officers" in Toronto.

The jury heard from 76 witnesses, including the officers who fired the shots in the three cases being examined. All three officers said they feared for their lives before they pulled the trigger.

THE CANADIAN PRESS



Budget-friendly hostel closing its doors

Popular Toronto hostel the Global Village Backpackers at King and Spadina is closing due to "unforeseen circumstances," according to a Facebook posting, after nearly 20 years of providing budget travellers a place to rest their heads. The hostel's owner died in December. It is not clear who took over the business after his death. CARLOS OSORIO/TORSTAR NEWS SERVICE

Jeffrey Boucher

Search for missing man called off

Police are ending the ground search for missing Whitby man Jeffrey Boucher, saying they are "truly stumped" by his disappearance. The 52-year-old high school teacher disappeared last Monday.

THE CANADIAN PRESS

Pan Am Games

App to help ease language barrier

Four Sheridan College students have come up with an app that will use a geo-tracking application to help foreign visitors connect in real time with 2015 Pan Am Games volunteers who speak their language in Toronto. THE CANADIAN PRESS

Committee vote

City won't bid for 2024 Olympics

Toronto will not bid for the 2024 Summer Olympic Games after a city committee voted to stop the process in its tracks. No one at city hall tried to persuade the committee to support the city's Olympic bid on Monday. TORSTAR NEWS SERVICE



Don't get caught in the cold. We have a variety of hot deals to hot places!

Sun Destination Flights

Fort Lauderdale

\$299

Travel Jan 23 - Jan 30/wg



Orlando

\$349

Travel Apr 7 - Apr 11/wg

Jamaica

\$488

Travel Mar 15 - Mar 22/ts

Air Canada Flights

New York

\$274

Travel Mar 5 - Mar 12/ac

Boston

\$297

Travel Mar 3 - Mar 10/ac

Miami

\$362

Travel Apr 2 - Apr 10/ac

Vancouver

\$569

Travel Feb 5 - Feb 11/ac

Los Angeles

\$650

Travel Mar 5 - Mar 12/ac

Flights

London

\$693

Travel Jan 24 - Jan 31/ts/fi
Business class for \$2279.

Las Vegas

\$403 **\$1463**

Travel Feb 1 - Feb 4/wg/ac

Paris

\$989 **\$2399**

Travel Feb 19 - Mar 5/fi/fi

Bangkok

\$1189 **\$2899**

Travel Feb 5 - Feb 19/ua/9w

All-inclusive Packages

Cancun 7 Nights 4-Star

\$1132

Oasis Smart

Departs Feb 4/swg/wg. **UPGRADE** to 4.5-star Grand Oasis Viva for \$1192.



Punta Cana 7 Nights 4-Star

\$1162

Occidental Grand Punta Cana
Departs Jan 27/vth/c6. **UPGRADE** to 4.5-star Memories Splash Punta Cana for \$1245.

Riviera Maya 7 Nights 4-Star

\$1242

Riu Lupita
Departs Feb 26/swg/wg. **UPGRADE** to 4.5-star Occidental Grand Xcaret for \$1301.

USA

Las Vegas

Flights + 3 Nights 4-Star +
Cirque du Soleil™ Tickets^Ω

\$531

Monte Carlo

INCLUDES accom on the Strip. **BONUS** tickets to a Cirque du Soleil™ or other top rated shows included^Ω. Departs Feb 4/acv/ac. **UPGRADE** to 4.5-star The Mirage for \$602. **UPGRADE** to 5-star Aria for \$658.

New York Flights + 3 Nights

\$409

Amsterdam Court

INCLUDES Manhattan accom. Departs Feb 7/wsv/ws.

Orlando Family Special

Flights + 7 Nights
Champions World Resort

\$485^Ω

INCLUDES central accom with free transport to major attractions. Price per person based on family of 4. Departs Jan 29/ggv/aa. **BOOK** this package based on double occupancy for \$565.

Fort Lauderdale

Flights + 3 Nights
Ocean Sky Hotel & Resort

\$699

Departs Mar 24/ggv/ua. **ADD** 3-day car rental with unlimited mileage for \$138.

LOWEST AIRFARE GUARANTEE
We will beat any airfare quote or you fly free!

FLIGHT CENTRE The Airfare Experts

flightcentre.ca
More great deals online!



1 866 485 7092
950 Airfare Experts across Canada.

All advertised prices include taxes & fees.

Conditions apply. Ex: Toronto. All advertised prices include taxes & fees. Air only prices are per person for return travel unless otherwise stated. Package, cruise, tour, rail & hotel prices are per person, based on double occupancy for total length of stay unless otherwise stated. All-inclusive vacations include air, pp=per person. Prices are for select departure dates and are accurate and subject to availability at advertising deadline, errors and omissions excepted, and subject to change. Taxes & fees include transportation related fees, GST/HST and fuel supplements and are approximate and subject to change. ^ΩPrice per person based on quad occupancy (2 adults & 2 children ages 2-17). ^ΩConditions apply. Offer is valid for all rooms and suites at select MGM Group hotels. Offer is valid for bookings made from Dec 19, 2013 to Jan 30, 2014 for travel between Jan 12 2014 and Sep 11 2014, some blackout dates apply. Reservations that arrive or stay through over the blackout dates will not be applicable for the show ticket promotion. Offer is not valid on existing reservations and cannot be combined with any other offer, promotion or discount. Valid only for packages with minimum 3 night stay and flights originating at a US or Canadian airport. Limit 2 tickets per reservation. Both tickets must be used for the same show and show time. Single occupancy rooms will receive only one ticket. Some restrictions may apply. Tickets have no cash value and are non-refundable and non-transferable. Show ticket pick-up and use has some restrictions. Show tickets must be booked within 72 hours of booking your hotel package and no later than Feb 3, 2014. Offer is subject to availability, does not apply to group reservations and may be cancelled or modified without notice at any time by the supplier. Participants must be at least 21 years of age. Offer expires Jan 30, 2014. vthts=transat, swg/wg=sunwing, ac/acv/ac=air canada, wsv/ws=westjet, fi=finland air, ua=united airlines, 9w=jet airways, kl=klm, lh=lufthansa, dl=delta, ggv=gogo vacations, nol=nolights. [†]We will beat any written quoted airfare by \$1 and give you a \$20 voucher for future travel. ^{††}“Fly Free” offer applies only where all “Lowest Airfare Guarantee” criteria are met but Flight Centre does not beat quoted price. Additional important conditions apply. For full terms and conditions visit www.flightcentre.ca/lowestairfareguarantee-flyfree. Head office address: 1 Dundas St W Suite 200, Toronto, ON. Call for retail locations. ONT. REG #4671384

Airports authority preps for another deep freeze

Averting a 'ground stop.' Week-long -20 C weather expected to be different from icy spell

As Toronto plunges back into a deep freeze, the Greater Toronto Airports Authority is increasing runway plowing, upping staff and keeping extra workers on standby in an effort to avoid another "ground stop" crisis that stranded thousands

of passengers and brought Canada's busiest airport to a standstill earlier this month.

With temperatures expected to drop to -23 C overnight Monday — down to -33 C with the wind chill — officials at Pearson International Airport were being "extra vigilant" to ensure operations run as smoothly as possible throughout a cold snap expected to last until Friday, said Toby Lennox, vice-president of strategy development for the GTAA.

Damage prevention

"It's just extra vigilance at this point."

Toby Lennox, on the GTAA's preparation.

Two reviews are underway into the highly disruptive "ground stop," which halted all flights from within the continent from landing for eight hours on Jan. 7. But already one lesson has come from the crisis, Lennox said.

"What we've learned from

the debrief already done is (to do) earlier proactive co-ordination with all the agencies, air carriers, fuellers, caterers and ground handlers in order to make sure that everyone is staffed up, prepared and equipment is all ready to go."

The City of Toronto issued an extreme cold alert Monday, and Environment Canada predicts frigid but mostly dry conditions for most of the week, with temperatures hovering around -20 C.

TORSTAR NEWS SERVICE



Air Canada planes get de-iced by crews at Pearson International Airport Monday. Toronto is back under a cold weather alert. RENE JOHNSTON/TORSTAR NEWS SERVICE

■ Hello to savings.
■ Au revoir to taxes.
✓ Win-win.

Invest in a BMO® Tax-Free Savings Account.

With no tax on the interest you earn¹, it just makes sense to have a TFSA. And because we're offering a special rate on our TFSA Savings Account, now is the perfect time to invest in one.

To learn more, visit a BMO branch or bmo.com/tfsapromo

From now until March 31, 2014, earn

1.80%*

interest on new money deposited in a TFSA Savings Account.

BMO  Bank of Montreal
Making money make sense®

*This interest rate is comprised of the regular posted interest rate of 1.00% plus a bonus interest rate of 0.8%. The posted and/or bonus rates may be changed at any time without notice. The bonus interest rate only applies to the portion of the balance in your TFSA Savings Account that exceeds the closing balance as of January 1, 2014. The bonus interest is calculated on the daily closing balance and payable monthly as of the last day of the month. Offer may be changed or withdrawn at any time without notice. Other terms and conditions apply. ¹Subject to TFSA contribution limits. Please speak to your tax advisor for tax advice regarding the TFSA. ©Registered trademarks of Bank of Montreal.

Private colleges

Province extends tuition grant

In a move that has puzzled many in the post-secondary sector, the Ontario government has extended a 30 per cent off tuition grant to students attending private career colleges.

"The priority of the provincial government should be to make public post-secondary education more affordable, not find new ways

to fund and promote private institutions," said Anna Goldfinch of the Ontario branch of the Canadian Federation of Students.

On Monday, the Ministry of Training, Colleges and Universities announced that its tuition discount would be opened to private and career college students.

The grant is for those whose families earn a maximum of \$160,000 and was given to some 230,000 students last year.

TORSTAR NEWS SERVICE

Conrad Black owes taxes on \$5.1M, court says



Conrad Black owes the Canadian government tax dollars.

KEITH BEATY/TORSTAR NEWS SERVICE

Conrad Black must pay the Canadian government back taxes on \$5.1 million in income and taxable benefits accrued in 2002, a court has ruled.

The Canada Revenue Agency argued that Black was a Canadian resident during the time when the income and benefits were accrued, and thus should pay taxes on all worldwide income and benefits, not just those originating in Canada. The court agreed with that position in a judgment issued

last week.

The bill will include nearly \$1.4 million in benefits from the use of an airplane to which Hollinger International Inc. had access and \$90,000 worth of security for his Bridle Path home in Toronto. He will be asked to pay income tax on nearly \$2.9 million of income from work performed outside of Canada. Black has already paid tax on \$808,000 of reported income related to work performed in Canada, his lawyer

told Torstar News Service in 2013.

"I have determined that he was a resident of Canada in 2002 for the purposes of the Act and, as such, liable for tax on his world income ..." wrote Chief Justice Gerald J. Rip.

The judgment comes ahead of Black's battle with the Ontario Securities Commission, with arguments in the case to be heard in a two-day hearing that begins March 26.

TORSTAR NEWS SERVICE

Noted Canadians supporting Neil Young's campaign

Oilsands. Letter from artists, authors, scientists calls for a land where 'laws are not written by powerful oil companies'

More than 20 notable Canadians have penned a letter to support musician Neil Young following his concert tour to raise money for a First Nation fighting oilsands expansion in northern Alberta.

The group includes creative and performing artists, authors, scientists and a lawyer.

Actor Neve Campbell, Booker-prize-winning author Michael Ondaatje and

First Nations rights

"The time has come for Canada to decide if we want a future where First Nations rights and title are honoured."

Excerpt from the letter released Monday and signed by 20 notable Canadians

musician Gord Downie of the Tragically Hip are among those who signed the letter. It says that Young's tour raised more than \$500,000 to help the Athabasca Chipewyan band pay for a legal attempt to protect its traditional land.

The letter also says that Canada must decide if it wants to protect the environment.



Actress Neve Campbell, one of 20 who gave support. ANGELA WEISS/GETTY

Young played in Toronto, Winnipeg, Regina and Calgary.

THE CANADIAN PRESS

Rosetta spacecraft. Sleeping comet-chaser sends its first signal home: 'Hello world!'

A comet-chasing space probe that has been in hibernation for almost three years has woken up and sent its first signal back to Earth.

The European Space Agency received the all-clear message "Hello World!" from its Rosetta spacecraft some 800 million kilometres away shortly after 7 p.m. Monday (1800 GMT; 1 p.m. EST).

Rosetta was put into hibernation in 2011 to conserve energy for its long journey to meet with comet 67P/Churyumov-Gerasimenko.

If all goes as planned, the probe will rendezvous with the designated comet in the coming months and drop a lander onto its icy surface in November.

The probe will be followed by millions of people the world over during the unique rendezvous with the comet.

THE ASSOCIATED PRESS



An artist's impression of Rosetta. THE ASSOCIATED PRESS

Mix of chemicals

Mint worker hurt on the job

A 22-year-old worker at the Royal Canadian Mint is in stable condition after suffering first-degree chemical burns to his eyes, face, ears and the back of his neck.

The man was treated at the scene for exposure to a mix of chemicals, including silver nitrate, and was taken to hospital.

Although his wounds are considered mild, burns caused by chemicals can continue to affect the exposed area.

THE CANADIAN PRESS

Fredericton

Man arrested in machete attack

Four people were injured, including the suspect, following an attack at a Fredericton college involving a machete-style knife.

The three victims injured in the attack were two teachers and a student.

THE CANADIAN PRESS

ONTARIO'S DESIGNATED PROVIDER OF DISTANCE EDUCATION

THINKING ABOUT CHANGING YOUR FUTURE?

UPDATE YOUR HIGH SCHOOL EDUCATION AND MOVE ONE STEP CLOSER TO YOUR DREAM JOB.

- Take a high school course
- Earn your high school diploma
- Take the GED test

Whatever your goal, **ILC has an education option for you.**

Start anytime. Go at your own pace. Study anywhere. Just \$40 per course.*

VISIT ILC.ORG TODAY AND LET US HELP YOU BUILD YOUR TOMORROW.

*The GED Test cost is \$100

TVO administers the Independent Learning Centre.



INDEPENDENT LEARNING CENTRE
CENTRE D'ÉTUDES INDÉPENDANTES





WINTER ESCAPE!

TODAY ONLY! 10% OFF ALL ACTIVITIES
WITH PROMOCODE: **WINTER21**



\$13⁵⁰
~~\$15~~
~~\$27~~

All Day Waterpark Pass

WAVES
INDOOR WATERPARK

ONTARIO'S #1 INDOOR WATERPARK

Professional Painting

2 Coats of Sherwin Williams Premium Paint
for 1 room up to 200 sq ft. of wall space,
including all supplies



1 hr RMT Massage

with insurance receipt



Fallsvie Niagara Getaway for 2

INCLUDES: \$50 towards game play at Dave and Buster's, \$20 dining voucher for Outback Steakhouse, Shellac manicure at Petti Salon & MORE!



RAPTORS



Starting at **\$22**

Visit buytopia.ca for dates!

*Promotional discount not applicable to event tickets

4 Course French Gourmet Dinner for 2 with Wine



\$31⁵⁰
~~\$35~~
~~\$75~~

Black Car Service
to Pearson Airport
Cheapest airport ride in TO!



\$148⁵⁰
~~\$165~~
~~\$230~~

Romantic Getaway for 2

INCLUDES: 1-night stay, 3-course dinner with cocktails & \$40 voucher for outdoor adventures

These deals must be purchased by Sunday, Jan 19th at www.buytopia.ca

416.479.9590

Anger, applause for PM at Knesset

Israel. Harper receives standing ovations for speech calling Israel's opponents anti-Semites, as pair of members storm out

Prime Minister Stephen Harper warned Monday of a new age of anti-Semitism, staking new ground in his allegiance to Israel by telling the country's parliamentarians that those who oppose the Jewish state are little more than hateful anti-Semites.

The loathing for Jews that resulted in the "horrors of the death camps" of Nazi Germany was crude and ignorant, Harper said in a historic speech to the Knesset, the first such address before the Israeli parliament by a Canadian prime minister.

"But in much of the western world, the old hatred has been translated into more sophisticated language for use in polite society," he said.

"People who would never say they hate and blame the Jews for their own failings or the problems of the world instead declare their hatred of Israel and blame the only Jewish state for the problems of the Middle East."

Harper's speech was greeted by several prolonged standing ovations — and one dramatic outburst that served to illustrate the



Prime Minister Stephen Harper addresses the Knesset in Jerusalem on Monday. SEAN KILPATRICK/THE CANADIAN PRESS

tense relations that characterize the Jewish-Arab relationship in the region.

"Israel is an apartheid state," shouted Ahmad Tibi, an Arab-Israeli member of parliament who then stormed out of the Knesset, followed by a colleague.

The pair angrily strode from the chamber after Harper assailed the "twisted logic" of making such a comparison to South Africa's racist regime.

Quoted

"Just as we unequivocally support Israel's right of self-defence, so too Canada has long supported a just and secure future for the Palestinian people."

Prime Minister Stephen Harper

Throughout his speech, Harper looked back into his-

tory, touching not just on the Holocaust but Canada's own refusal in the 1930s to help Jewish refugees, something he deemed a "terrible mistake."

He spoke of the founding of Israel as a place where people could "seek shelter from the shadow of the worst racist experiment in history."

While criticism of Israeli government policy isn't anti-Semitic, Harper said, criti-

cism that targets only Israel while ignoring violence and oppression in its neighbours is unacceptable.

"It is, thus, a Canadian tradition to stand for what is principled and just, regardless of whether it is convenient or popular," Harper said. "But, I would argue, support today for the Jewish state of Israel is more than a moral imperative. It is also of strategic importance, also a matter of our own, long-

PM in the West Bank

Harper's speech took place a few hours after his return to Jerusalem from Ramallah, in the West Bank, where he met with Mahmoud Abbas, head of the Palestinian Authority.

- Under heavy security, the two leaders met for about a half-hour at the presidential palace before appearing at a joint news conference.
- Harper also pledged \$66 million in new aid to the Palestinians. While the new funds are on top of \$30 million announced last November, it still isn't as high as previous levels of funding.

term interests."

Harper said the forces that have threatened Israel "every single day of its existence" threaten all countries, "as 9/11 graphically showed us."

The prime minister said he refused to single out Israel for criticism, saying it is easy to follow the international crowd and focus only on one country, a "go-along-to-get-along" approach he described as both weak and wrong.

But Canada would be quick to welcome a new sovereign Palestinian state if its leaders chose democracy and peace, he added.

THE CANADIAN PRESS

RICK MERCER REPORT

Rick gets his own flavour when he's an employee for a day at Chapman's Ice Cream factory in Markdale, Ontario.

cbc.ca/mercerreport



@rickmercer

**BRAND NEW
EPISODE**

TONIGHT at 8/8:30NT
followed by **22 Minutes**





RBC Direct Investing

PLUS GET
20
FREE TRADES.
ACT BY MARCH 3rd.²
Use offer code 20W1

**IT'S A NEW DAY FOR
ONLINE INVESTORS**

\$9⁹⁵



TRADES FOR ALL.¹
NOT JUST FOR SOME.

Now everyone can make online and mobile equity trades for just \$9.95.¹
No balance or trading requirements.

Learn more at rbc.com/trade

¹ All RBC Direct Investing clients pay \$9.95 CDN or US per equity trade with no minimum account balance or trading activity required. \$6.95 flat CDN or US per equity trade when you trade 150 times or more per quarter. This pricing only applies to trades placed through an available Automated Service, including the online investing site and mobile application. Additional terms and conditions apply. Visit www.rbcdirectinvesting.com/lowtrades or call 1-800-769-2560 for complete details.

² In order to qualify for this 20 free trades offer ("Offer"), you must: open a new account with RBC Direct Investing between January 14, 2014 and March 3, 2014 ("Eligible Account") and enter the provided offer code at the time of opening your account. If you qualify for this Offer, you will receive a rebate of applicable commission fees on up to 20 trades in exchange-listed securities (i.e. equities and/or ETFs) that you enter online or via the mobile application for up to 90 days from the date your account was opened. The Offer is only applicable to a maximum of one (1) Eligible Account for each client. This Offer is non-transferable and is not valid in conjunction with any other offer or promotion, and the free trades may not be applied against any other account. This Offer is subject to the terms and conditions that you will receive with your confirmation letter and available at rbcdirectinvesting.com/20freetrades.

RBC Direct Investing Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. * Member-Canadian Investor Protection Fund. ® /™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © Royal Bank of Canada 2014. All rights reserved.

Cash splashed for Sochi Games flash bashed by quashed slum

Dollar for squalor.
Even communal
outhouse had to go
to make way for new
Olympic highway

A shining new \$635 million highway on the outskirts of Sochi stands next to a crumbling apartment block with a red "SOS!" banner on its roof.

The residents of 5a Akatsy street have lived for years with no running water or sewage system. Construction for the 2014 Winter Games has made their lives more miserable: The new highway has cut them off from the city centre. Even their communal outhouse had to be torn down because it was found to be too close to the new road and ruled an eyesore.

The slum is one of the many facets of a hidden dark side in the host city of next month's Winter Olympics, which stands

side-by-side with the glittering new construction projects that President Vladimir Putin is touting as a symbol of Russia's transformation from a dysfunctional Soviet leviathan to a successful, modern economy. While state-run TV trains its cameras on luxury malls, sleek stadiums and high-speed train links, thousands of ordinary people in the Sochi area put up with squalor and environmental waste: Villagers living next to an illegal dump filled with Olympic construction waste, families whose homes are sinking into the earth, city dwellers suffering chronic power cuts despite promises to improve electricity.

Putin promoted the Sochi Games, which begin on Feb. 7, as a unique opportunity to bring investment to the Black Sea resort and improve living standards for its 350,000 residents. Looking back at those promises, many residents, weary from years of living in



Irina Kharchenko walks away from her house beside the screen separating the yard of her house and a federal highway in Vesolye outside Sochi in November. As the Winter Games are getting closer, many Sochi residents are complaining their living conditions only got worse and authorities are deaf to their grievances. ALEXANDER ZEMLIANICHENKO/THE ASSOCIATED PRESS

the midst of Russia's biggest construction project in modern history, say they have yet to see any improvement in their lives and point to an array of nega-

tive effects.

"Everyone was looking forward to the Olympics," said Alexandra Krivchenko, a 37-year-old mother of three

who lives on Akatsy street. "We just never thought they would leave us bang in the middle of a federal highway!"

THE ASSOCIATED PRESS

Security threat

Militant video draws Russian scrutiny

Russia's counter-terrorism agency says it's studying a video posted by an Islamic militant group that asserted responsibility for suicide bombings that killed 34 people last month and is threatening to strike the Winter Olympics in Sochi.

Security experts say the Russians are right in taking the threat seriously.

The video was posted online Sunday by a militant group in Dagestan, a predominantly Muslim republic in Russia's volatile North Caucasus. The Olympic host city of Sochi lies only 500 kilometres west of Dagestan.

Russia has responded to the Islamic threat by introducing some of the most sweeping security measures ever seen at an international sports event.

THE ASSOCIATED PRESS

WILFRID LAURIER UNIVERSITY
WATERLOO | TORONTO | Brantford | Kitchener

Julie Cutter, MBA, CMA
Director of Finance, Danier Leather

Join us for an MBA information session

Wednesday, January 22 | 12:00 & 5:30 pm

All MBA program formats
Laurier's Toronto MBA Campus,
150 King Street West
Sun Life Financial Tower, 27th floor

Saturday, January 25 | 11:00 am

All MBA program formats
Delta Toronto East, West Hill Room
2035 Kennedy Road
Scarborough

Next intake for the part-time alternate weekend Toronto MBA Program is April 4, 2014.

Visit us online or contact Maureen,
mferraro@wlu.ca

lauriermba.ca



LAURIER
Inspiring Lives.

BioPharma
Services Inc.

**Are you a healthy,
non-smoking male or female
18 years of age or older?**

• Free of daily medications?

**If so, you may be eligible for
our upcoming clinical research
studies.**

• We conduct weekday as well as
weekend studies.

• Compensation may range from
\$900 to \$2650 depending on the
length of the study.



CALL: **416-747-5246**
TOLL
FREE: **1-866-747-5246**

Mon-Fri: 8-8

www.biopharmaservices.ca

U.S. to ease economic sanctions on Iran

'An important step forward.' The White House applauds Iran's scale-back of its nuclear program

The United States will begin easing economic sanctions on Iran after it began shutting down its most sensitive nuclear work on Monday, the White House said.

Iran's move was part of a landmark deal struck late last year with the U.S., five other world powers and the European Union to ease concerns over Tehran's nuclear program and provide for the partial removal of some of the economic sanctions that have crippled the Iranian economy. Iran has insisted that its nuclear program was for peaceful purposes only.

The United Nations nuclear agency, the International Atomic Energy Agency, confirmed Monday that higher-level uranium enrichment at a facility in central Iran had stopped, an important step among others that together provided officials with the

evidence needed to conclude that Iran was holding up its end of the agreement.

The White House, which has vowed to prevent Iran from developing nuclear weapons, hailed Iran's actions as "an important step forward."

The European Union announced earlier Monday it was also suspending some of the sanctions it had imposed on Iran.

THE ASSOCIATED PRESS

Syrian peace talks

Iran invitation withdrawn

A last-minute UN invitation for Iran to join this week's Syria peace talks threw the long-awaited Geneva conference into doubt Monday, forcing UN chief Ban Ki-moon to rescind his offer under intense U.S. pressure after the opposition threatened to boycott. The conference is set to begin Wednesday.

C. African Republic

Woman named interim president

Members of a national transitional council chose the female mayor of Central African Republic's capital to lead the country out of chaos Monday, as a top UN official urged the international community to keep the nation from "crossing the tipping-point into an all-out sectarian conflict." At two meetings

in Brussels, international donors pledged a total of \$496 million in humanitarian assistance and European Union foreign ministers took a first step toward potentially deploying hundreds more troops to reinforce French and African peacekeepers to secure the lawless and violent country where nearly 1 million people are displaced. Bangui Mayor Catherine Samba-Panza became the first female leader in the country's history. **THE ASSOCIATED PRESS**

Pakistan

Suicide bomber hits military city

A Taliban suicide bomber blew himself up near Pakistan's main military headquarters in Rawalpindi on Monday, killing 13 people just a day after the militants killed 26 troops inside an army compound in the northwest of the country, officials said.

Warning

Militants could seize power: Iraq

Islamic militants controlling a mainly Sunni area west of Baghdad are so well-armed they could occupy the capital, a top Iraqi official warned Monday, a bleak assessment of the challenge in routing the insurgents, as a new wave of bombings killed at least 31 people. **THE ASSOCIATED PRESS**

 ROGERS™
authorized dealer[illegible]

SH
• 50

CALL 1 888 ROGERS1
CLICK ROGERS.COM/SAVE50
VISIT YOUR LOCAL ROGERS STORE TODAY

CALL 1 888 ROGERS1
CLICK ROGERS.COM/SAVE50
VISIT YOUR LOCAL ROGERS STORE TODAY

LIVE LIKE NEVER BEFORE.



*Offer available for a limited time and subject to change without notice. For new and existing Share Everything customers, discount applies to any smartphone purchased and activated on a secondary line on a 2-yr. talk, text and Internet Share Everything plan. A Connection Fee of \$15 per line also applies (to first invoice, applicable to new line/device only) to activate your service on the Rogers network. The following monthly government 9-1-1 fees apply where applicable: 62¢ in Saskatchewan, 40¢ in Québec, 43¢ in Nova Scotia, 53¢ in New Brunswick, 70¢ in Prince Edward Island and 44¢ in Alberta (effective April 1, 2014). However, there is no airtime charge for calls made to 9-1-1 from your Rogers wireless device. Where applicable, additional airtime, data, long distance, roaming, options and taxes are extra and billed monthly (not discounted). Device Saving Recovery Fees and/or Service Deactivation Fee (as applicable) apply in accordance with your service agreement. TM ©2014 Rogers Communications.



Flood hits French Riviera

Motorboats lie wrecked in the port of La Londe Les Maures, near Toulon, southern France, Monday, after unusually heavy rains flooded the French Riviera, leaving two people dead and some thousands without electricity or access to roads. CLAUDE PARIS/THE ASSOCIATED PRESS

Market Minute



DOLLAR
91.32¢
(+0.21¢)



TSX
13,990.29
(+102.08)

Nasdaq and Dow Jones closed for Martin Luther King Jr. Day.

Owes Montreal \$48M

Bixi bike service files for bankruptcy

Montreal's bike sharing service, Bixi, has gone bust.

Bixi has filed for bankruptcy protection, but Montreal's mayor said Monday that the service is still expected to operate this summer. **THE CANADIAN PRESS**

Regional routes

WestJet Encore to take off this June

WestJet Airlines unveiled Monday details for the eastern expansion of its regional WestJet Encore service this summer.

The Calgary-based airline said WestJet Encore will start June 27, with routes between

Toronto and Thunder Bay, Ont., and between Thunder Bay and Winnipeg.

The airline has been growing its regional service since last June from its base in Western Canada. WestJet did not say what additional routes will be added, but it expects that about half of its four to six per cent capacity growth in 2014 will come from Encore. **THE CANADIAN PRESS**

Cross-border shoppers

Target card breach may hit Canadians

Target is warning Canadians that a security breach may have led to their personal info being stolen. Shoppers who went to U.S. Target stores between Nov. 27 and Dec. 15 were affected.

THE CANADIAN PRESS

With this (insured) ring I thee wed

For better, for worse.

With the cost of tying the knot soaring, couples are committing to insurance for the big day

Worried about the bride getting cold feet? There's an insurance policy for that.

With the cost of the average American wedding reaching about \$26,000 US, insurers have been selling a growing number of policies to protect against losses from extreme weather, illness and, in one firm's case, even a sudden change of heart.

Cheryl Winter spent \$500 US for Hartford-based Travelers

Cos. Inc. to cover her daughter's \$50,000 US destination wedding last October in New Orleans, where her biggest concern was a potential hurricane. The weather co-operated, but the limousine never showed up. Her daughter took a taxi to the church, and they used the insurance policy to claim the deposit money they couldn't get back from the limo driver.

The insurance is offered by a small number of companies. Insurers declined to provide data on the number of customers beyond saying they are growing steadily. It can cover losses from issues ranging from bankrupt wedding halls to cancellations forced by unexpected military deployments. **THE ASSOCIATED PRESS**

Cold-feet coverage

For parents concerned about a relationship souring before the exchange of vows, Fireman's Fund Insurance Co. offers change-of-heart insurance. It's been available since 2007, but the program administrator said the fraud

rate soared in the early years as policies were bought for couples who were known to be fighting. That coverage now applies only if the bride or groom calls off the wedding more than nine months beforehand.



Credit card execs apologize for data theft in South Korea

The heads of three major South Korean credit card firms, from left, NH Nonghyup Card head Sohn Kyung-ik, Lotte Card CEO Park Sang-hoon and KB Kookmin Card CEO Shim Jae-oh, bow to offer a public apology during a news conference in Seoul on Monday. The firms were the victims of a massive theft of personal data such as salaries, monthly card usage, credit rating and card numbers linked to 80 million cards. **KIM JU-SUNG/YONHAP/THE ASSOCIATED PRESS**

Severe weather. Insurance industry hit by record \$3.2B in payouts in 2013

Ice, floods and thunderstorms made 2013 the worst year ever for insured losses in Canada.

The Insurance Bureau of Canada says the December ice storms in southern Ontario and eastern Canada caused more than \$200 million worth of insured losses, pushing the total

payouts to policy holders for the year to \$3.2 billion.

The largest disaster continues to be the torrential rains and floods that soaked southern Alberta in June, causing \$1.74 billion in insured damage.

THE CANADIAN PRESS

Charge rage. Silicon Valley goes from green to red over car-charging port shortage

An increasing number of electric-vehicle driving employees at Silicon Valley companies are finding it hard to access car-charging stations at work, creating incidents of "charge rage" among drivers.

Installation of electric vehicle charging ports at some

companies has not kept pace with soaring demand, creating thorny etiquette issues in the workplace, the San Jose Mercury News reported.

Cars are getting unplugged while charging, creating animosity between employees.

THE ASSOCIATED PRESS

IBS and Probiotics

Recruiting participants for research study

The Canadian College of Naturopathic Medicine is conducting a research study on probiotics and their effectiveness in relieving digestive discomforts such as gas, bloating, constipation and diarrhea.

If you have moderate to severe digestive concerns, you may be eligible to participate in this study. Receive \$200 plus up to \$200 in visits with a Naturopathic Doctor.

Register online at www.ccnm.edu/ibs
For more information,
contact maucoin@ccnm.edu



ccnm
CANADIAN COLLEGE OF
NATUROPATHIC MEDICINE

LIFE INSURANCE

Mortgage Insurance / Line of Credit Insurance

Do you have Mortgage Insurance or Line of Credit Insurance with a BANK?

COMPARE & SAVE UP TO 50%...LOWEST RATES GUARANTEED!

For Instant QUOTE: Visit www.henriquesfinancial.com

Monthly Premium for a 10 yr. Term (Renewable & Convertible) Preferred Plus Non Smoker

Age	\$100,000		\$250,000		\$500,000	
	Male	Female	Male	Female	Male	Female
30	11	9	13	11	19	15
45	16	13	23	17	33	22
65	61	41	146	94	285	183

Also Available: Life Insurance without medicals!

Other Plans: Term 20, 25, 30, 40, Term 100, Universal Life, Critical Illness

Brokers Representing: Manulife, BMO, RBC, Canada Life, Industrial Alliance, Foresters, CPP, Empire Life, Desjardins

Also Available: 1st & 2nd Mortgage, Refinance, Renewal, Debt Consolidation

Call Guilroy or Rahul at 416-898-8889 or 905-282-0800

or toll-free 1-888-744-9418 (24/7)

Email: henriquesfinancial@rogers.com

Website: www.henriquesfinancial.com

Henriques Financial Inc

SECURING YOUR FINANCIAL FUTURE!

Mortgages provided by a licensed mortgage agent at C.M.B. Canada Mortgage Brokers Inc. # 10134/ M080000478

ROCHON | GENOVA LLP

BARRISTERS - AVOCATS

DISABILITY CLAIMS?

Have you been denied or cut off from your long or short-term disability insurance benefits? We can help you!

- Free Consultation
- No payment until claim is settled

Call: 416-363-1867
www.rochongenova.com

CAN YOU SMILE WITH CONFIDENCE?



Eat properly and enjoy social situations again! Whether you have failing or missing teeth, our team can design solutions that will truly make you smile in just one day.

Our Toronto team includes **Oral Surgeons, Periodontists, Prosthodontists and General Practitioners**, who work side by side with our **on-site Lab Specialists** to provide our patients with **beautiful, new, customized, non-removable teeth**. **One team working together under one roof**. In just a day, patients feel good about the way they look. They are able to eat properly and confidently enjoy social situations.

**Contact us today for a free consultation
and find out if you are a candidate for a new Chrysalis Smile!**

**www.seemyteeth.com
1-888-733-6983**



General Practitioners

TICK-TOCK, DRINK COFFEE ON THE CLOCK

In the dark depths of winter, it can be a challenge to convince myself to leave the house, but nothing will force me out the front door in freezing temperatures like the need for caffeine.

Back in the 1980s, Starbucks president and CEO Howard Schultz envisioned the urban coffeehouse as a kind of "third place" between work and home, a space for individuals to come together to engage in conversation and develop a sense of community. Twenty years and 20,000 plus stores later, most Starbucks locations have been colonized by armies of laptop-wielding students and freelancers who treat these cafés as their own personal workspaces, spreading out over multiple tables and taking advantage of the free Wi-Fi for hours at a time.

And it's not just coffee shop patrons who tend to overstay their welcome. Managers at a McDonald's in Flushing, N.Y., are at a standoff with a group of elderly customers who have been parking themselves in the seating area for long periods of time and refusing to leave. While most fast



SHE SAYS
Jessica Napier
metronews.ca

food restaurants try to enforce a standard 20-minute time limit, these defiant customers have been camping out on a daily basis from early in the morning until late at night while nursing only a cup of coffee or splitting a small order of french fries amongst themselves. Not only is this bad manners, it's also bad for business. The lack of available seating for new paying customers has prompted the staff to call the local police to help eject the group, but these rebellious elders keep coming back.

In any city there is a definite need for public gathering spaces, but private companies shouldn't be obligated to provide this type of service. So while it is nice for these seniors to be able to come together and socialize in a warm, well-lit environment, there also seems to be a gross sense of entitlement on display from these colonizing customers who insist on lingering all day long without paying their fair share. Some people might criticize McDonald's for kicking them out into the cold, but even monolithic corporations have a right to manage their locations in a

profitable way.

In Europe, one particularly unique café seems to have solved the problem of loitering clients by entirely rethinking the concept of time limits. At Ziferblat, a Russian chain which opened its first U.K. outpost in London, England, earlier this month, guests don't pay per beverage, rather they're charged about five cents for every minute they spend inside the establishment.

Named after the Russian word for clock face, Ziferblat offers a unique kind of community space where clients are treated more like micro-tenants than customers. Visitors are welcome to use the kitchen facilities, provided they clean up after themselves, and enjoy complimentary tea, coffee and snack foods. In fact, everything is free except for the time you spend there.

Two years after launching their first outpost in Russia, the founders of Ziferblat stress that the café is more of a social project than a business model. But this pay-per-minute concept might just be the right approach when it comes to combating those free-loading regulars.

Follow Jessica Napier on
Twitter @MetroSheSays



ZOOM

Tiger friends – they're grrrreat



Man and big cat make best buds

Mulan Jamilah, a six-year-old Bengal tiger and Abdullah Sholeh, 33, play in the garden beside their home on Monday in Malang, Indonesia.

Abdullah is an Islamic student who has become a best friend and a full-time nanny to the tiger. Mulan's owner, Noer Muhammad Sholeh, 51, asked Abdullah to take care of the tiger when it was a three-month-old cub.

Abdullah regularly sleeps, plays and fights with the huge tiger. The pair are so inseparable, he often opts out of sleeping in his own bed to sleep alongside the big cat in her enclosure.

GETTY IMAGES

No friend too big or small

178 kg

Mulan now weighs 178 kilograms, is three-metres long including the tail and one-metre high. For security reasons, they have had to install metal bars to separate them when they are together in the enclosure. Mulan is fed six kilograms of chicken or goat meat twice a day.

ROBERTUS PUDYANTO/GETTY IMAGES

Clickbait



LUKE SIMCOE
Metro Online



ISTOCKIMAGES

Whether it was Facebook's ever-changing settings, Google's willingness to put your profile pic next to an ad somewhere, or leaked documents suggesting the U.S. government is spying on pretty much everyone, 2013 was the year where privacy concerns went mainstream. There's plenty of reasons to care about privacy, even if you've got nothing to hide. So let's make a belated New Year's resolution to take back control over our own data. Here are some web browser extensions to help clean up your trail of online bread crumbs:

AdBlock Plus:

I honestly don't remember what the Internet looked like before I installed AdBlock Plus. In addition to blocking pesky banner ads and pop-ups, this extension also disables third-party tracking cookies and scripts.

Disconnect:

This app works on almost any web browser (even Internet Explorer!) to block third-party tracking cookies and other website scripts. Disconnect also protects you from tracking by social media sites like Facebook and Twitter, which follow you around the web collecting your browsing data for their coffers.

HTTPS Everywhere:

Considered a must-have by security experts, this extension shunts you to a more secure connection on any website that offers it. It's a very easy way to make your browsing more private without lifting a finger.

Twitter



@ctmwn: I kind of wish there'd be hotels with the same pricing scheme as @ziferblatlondon #PayAsYouGo #ByTheMinute

@metropicks asked: At @ziferblatlondon visitors are welcome to tea, coffee but pay 5¢ a minute for the stay. Would this work in your city?

@Canucklehead_ca: At the rate I consume coffee this would actually be a pretty sweet deal.

@theReal_KPHILL: not a car wash, Going out for Coffee I wanna relax, chat, check my phone, don't wanna feel rushed

WE WANT TO HEAR FROM YOU:
Send us your comments: torontoletters@metronews.ca

DVD review



Captain Phillips

Director. Paul Greengrass

Stars. Tom Hanks

The high-seas survival drama Captain Phillips raises the pulse and tweaks the conscience. Directed by Paul Greengrass, who makes smart thrillers, and starring Tom Hanks in his best role in years, this isn't simply a tale of heroism and adventure. There is anxiety on both sides of the gun. We certainly cheer on Hanks as real-life seafarer Capt. Richard Phillips. In the spring of 2009, Phillips faced almost certain death after his cargo ship and crew of 20 were hijacked off the coast of Somalia by four armed men who demanded millions of dollars in ransom. We are also asked to consider the desperation of the four pirates. The well-rounded script by Billy Ray (The Hunger Games, Shattered Glass), based on Phillips' own account, shows how the hijackers are driven by extreme poverty and also by the warlord's bullets that await them back home. Hanks dials down his usual ebullience to radiate quiet determination as Phillips. This film leaves you not singing God Bless America, but rather pondering a dysfunctional world where hollow-eyed men of skin and bones feel compelled to take on a superpower.

PETER HOWELL

Fallon owns the night

From Jay to Jimmy.

Late Night host gears up to take the Tonight seat from Leno, but will his style stay the same?

Jimmy Fallon's Tonight show, which debuts next month with actor Will Smith and U2 as guests, will look familiar to people who appreciate his current work in the time slot following Jay Leno.

Fallon said he doesn't expect to change his brand of comedy to tailor himself to an earlier time slot. Fallon and his successor at Late Night, Seth Meyers, met with reporters Sunday as NBC begins the delicate process of a late-night transition.

"This show has completely changed from when I first started," Fallon said of Late Night, which he has hosted for five years. "I feel like we've blossomed into what will become the new Tonight show."

He rejected the idea of changes to make himself more appealing to an older, middle American audience that likes Leno. It's a delicate subject at NBC, where executives believe Conan O'Brien's limited appeal doomed their first effort to replace Leno. The executives anticipate Fallon's light-hearted comedy translating better.

Leno closes his two-decade run on Tonight Feb. 6 with Billy Crystal and Garth Brooks as guests. On Feb. 17, Fallon debuts a week's worth of shows at midnight following NBC's coverage of the Winter Olympics. He moves into his regular time slot a week later, followed by Meyers, who has Saturday Night Live chum Amy Poehler booked as his first guest.

NBC's entertainment president, Robert Greenblatt,



Jay Leno, left, and Jimmy Fallon pose backstage at the Golden Globe Awards in this Jan. 2013 file photo. Leno is set to wrap up his 22-year run as host of The Tonight Show, and Fallon — who has hosted Late Night since 2009 — will take over the gig. THE ASSOCIATED PRESS FILE

said he'd like to keep Leno at NBC, perhaps to host regular specials. Fallon said he's not worrying about whether Leno leaves NBC and decides to keep working in late-night TV elsewhere.

Fallon said he called Leno when he got the Late Night job to reassure him he wasn't gunning for Leno's gig. He said they have spoken regularly, and he's taken some of Leno's advice, most prominently to make his nightly monologues longer.

"He's a good guy," Fallon said.

Fallon's Tonight show "should be goofy and fun and make everybody laugh. That's our job," he said. He said he appreciates showing different sides of celebrities by getting them involved in skits or games, like when Tom Cruise cracked two raw eggs on his head. Fallon's musical skits are

Quoted

"I feel like we've blossomed into what will become the new Tonight show."

Jimmy Fallon on the style of his Late Night show

among his most memorable. He said he alerted New Jersey Gov. Chris Christie's office ahead of time about his recent duet with Bruce Springsteen that spoofs Christie's traffic jam scandal.

Although Fallon is moving Tonight to New York from the West Coast, he said he will take the show on the road, including to Los Angeles, for a couple of weeks a year.

Some critics have noted that the formal title of the show is changing from the Tonight

Show With Jay Leno to the Tonight Show Starring Jimmy Fallon. Fallon said it was an homage to the show's roots.

Meyers said the legacy of Late Night is that hosts get to do weird things and that people have a little more patience with it.

But he seems very much the traditionalist. The current head writer of Saturday Night Live values writing, and he's brought the author of his SNL Weekend Update segments over to lead his own writing team. Meyers said he's looking to build a stable of writer-performers and that a strong monologue will be key to his show. "If you get too hung up on the legacy of what you're getting into, it gets in the way of the work," Meyers said. "Our goal is to be as funny as we can and get better every night."

THE ASSOCIATED PRESS

2 SCENE

Stock Up on K-Cups® and Savour a World of Taste



Visit your nearest café
and choose from
over 30 varieties* of coffee and tea.



*Selection may vary. Limit 9 boxes per person. Plus applicable taxes. Offer available at participating cafés only. While supplies last. Not valid with any other offer.

Debra DiGiovanni finds her happy place on the comedy stage

Finding laughter in life. Comedian has found peace with her spot in the comedy world

JENNA CARTER
scene@metronews.ca

After living in Los Angeles for a few months going out to bars, taking in some shows and seeing the sights, Canadian comedian Debra DiGiovanni decided to carry out a social experiment.

For a week she accumulated her data, analyzed it and then made a shocking discovery: no one in the city is overweight.

"I saw one person my size ... and of course I befriended

that person immediately," she laughed.

Bringing her Late Bloomer Tour to the Winter Garden Theatre on Friday night, DiGiovanni is celebrating her 13th year in comedy.

Known for her slightly self-deprecating and endearingly awkward comedy style, DiGiovanni high-tailed it south to see what all those years in the biz could do for her in a bigger market. The verdict: bupkis.

"Canada does not exist in L.A. In Canada, I've been so fortunate but in L.A., people don't return your emails and I would beg to get in on an open mic," she said. "It's very humbling, but it's good."

Luckily, in comedy, every day brings new challenges. Though she admits she was in a strange phase of her career while living in L.A. —

If you go...

- **What.** Debra DiGiovanni: The Late Bloomer Tour
- **Where.** Winter Garden Theatre
- **When.** Friday, Jan. 24, 7 p.m.
- **Tickets.** ticketmaster.ca

comparing it to that point in a marriage where you start questioning the whole 'til-death-do-us-part bit — she refuses to remain complacent. Finding solace on the couch of her therapist, DiGiovanni remembers a time where she questioned whether comedy would ever make her happy. Her therapist cleverly replied,



Canadian comedian Debra DiGiovanni says comedians like Rebel Wilson and Melissa McCarthy have paved the way for comedians like her. CONTRIBUTED

"I bet when Ellen DeGeneres hosted the Oscars, she got up the next morning asking, 'OK, what's next?'"

DiGiovanni shares that while times are tougher in L.A., they come with hidden blessings.

"God bless Melissa McCarthy and Rebel Wilson. Thanks to them, I'm a type now," she said. "Since these two fabulous women have

been making way, there is a part of my brain that knows my difference will not be the death of my career."

In fact, DiGiovanni has now found something to love about her "difference."

Though she says, famously, "I may hate myself but I hate you more," she clarifies that while such material may have originated from a place of sadness — reflecting dis-

comfort with the person who took the stage well over a decade ago — it "just doesn't feel as sad anymore."

"It feels like comedy is really doing what I wanted it to do, so the basis is still that vulnerable position but it's lot more gleeful than it use to be," she said.

"I know I'm awesome and if people can't deal with it, than that's fine by me."

ZAC EFRON MILES TELLER MICHAEL B. JORDAN

THAT AWKWARD MOMENT

WHEN YOU REALIZE GETTING SOME MEANS WANTING MORE

You could WIN a screening pass to see THAT AWKWARD MOMENT

IN THEATRES JANUARY 31

Visit clubmetro.com to enter

JustGetHorizontal.com
JANUARY 31

QED VVS

#AwkwardMomentMovie

VISIT clubmetro.com TO ENTER

No purchase necessary. Terms & conditions apply. For full contest details and conditions, visit clubmetro.com

@metrotoronto

metro

The story behind American Hustle

Abscam. If you want to con some corrupt politicians, you need to recruit a professional hustler of course

ELISABETH BRAW

Metro World News in New York

If you haven't already seen *American Hustle*, you will soon: the Golden Globe-winning film is expected to win several Oscars.

Robert Del Tufo has seen it too and his reaction is this, he tells Metro: "Mel Weinberg, even at age 90, has a great ability to make money off people."

Weinberg was a consultant to *American Hustle*, and like De Tufo, he was involved in Abscam, the case the movie is loosely based on.

Weinberg was a fraudster caught by the FBI who, in order to evade a prison sentence, agreed to cooperate with the Bureau.

"When I took over the Long Island office, I told all our agents, 'get informants or I'll send you to New York,'" explains John Goode, the FBI agent who led Abscam.

"One of our agents had problems finding informants, so I hooked him up with Mel [Weinberg]."

That turned out to be one of the FBI's most productive partnerships ever.

"The case started when the FBI was beginning to use undercover agents and informants in a more systematic fashion," explains Dr. John Fox, the FBI's historian.

"The investigations would begin with lower-level criminals, like Mel Weinberg, to get to higher-up ones."

Weinberg and his FBI partners started by doing "small things, like stolen property", as Goode says.

The agent quickly recognized Weinberg's potential, and Weinberg's shady dealings led further and further.

Along the way, Goode and his team realized that there were plenty of corrupt politicians, not just in New Jersey but in Washington, DC, as well.

"It's unbelievable that such things were happening," Goode reflects. "But what's happening today is a hundred times worse."

In a nerve-racking act of the highest order, and one more creative than most Hollywood scriptwriters could ever come up with, agents posing as Karim Abdul Rahman, a fictitious sheik, offered the law-makers cash in return for political favours.

"Mel was a magnificent con artist," explains Goode. "He had this amazing ability to trick people. He tried to trick us too, but when he realized that he couldn't, he really got into the case. It was the first thing he'd ever done on the side of the law."

The FBI's plan worked. Of the 31 politicians targeted, seven accepted the bribe and were later convicted for the crime, as were five other government officials.

But, says Robert Del Tufo, the United States Attorney who prosecuted the case, many more officials could have been brought to justice.



Christian Bale's character Irving Rosenfeld, is loosely based on Mel Weinberg, a fraudster who cooperated with the FBI. CONTRIBUTED

"The investigation was not well handled, and Weinberg and [FBI agent] Amoroso were never properly supervised. Weinberg coached the targets on what they should say in front of the [hidden] camera."

"One of my guys told him to stop doing that, because if you coach somebody on what to say, there will be problems using that as evidence."

In fact, argues Del Tufo, the con was on the U.S. government: it was let down by

Weinberg's solo maneuvers and left with a case that should have been much stronger.

Still, Abscam stands out for its audaciousness. And according to John Goode, trying to ensnare crooked lawmakers is far worse than investigating organized crime: "Organized criminals are much more decent than politicians. The politicians attacked us personally, but organized criminals only attacked us on the facts."

Abscam

- **What was it?** An FBI sting operation started in 1978 that investigated corruption of U.S. officials. The FBI used convicted con Melvin Weinberg to weed out officials.

- **How it happened.** In order to entrap officials, the FBI formed a fake company called Abdul Enterprises Ltd. as a

front for the investigation and set up videotaped meetings between a fake Arab sheik named Abdul Rahman (played by an FBI agent) and officials.

- **Result.** The sting operation led to the conviction of a U.S. senator, six members of Congress and other officials.



SNL partners in mirth, Bill Hader and Kristen Wiig, show their impressive dramatic chops at Sundance in *The Skeleton Twins*. CONTRIBUTED

Hader, Wiig take dramatic turn

The trailer for *The Skeleton Twins* will likely sell it as a comedy when this freshly minted Sundance 2014 hit heads to theatres later this year.

That's how these things go, and the movie does star two of the funniest people going: Kristen Wiig and Bill Hader, former partners in mirth on TV's *Saturday Night Live*. They play squabbling twin siblings Maggie and Milo, estranged for 10 years through family dysfunction and life interruptions, who are suddenly brought together again.

It's very funny, especially in the most-talked-about scene since the film had its world premiere Saturday to audience and critical raves. It's the one where an angry Maggie struggles to keep from smiling and joining in when Milo starts lip-synching and dancing to Nothing's Gonna Stop Us Now, a cheeseball 1987 life-affirming pop hit by Starship.

But what really makes this film, which Craig Johnson directed and co-wrote (with Mark Heyman), is the true-to-life drama it seamlessly folds

into the narrative.

When we first meet Maggie and Milo, they're on opposite coasts — he's in L.A., she's in upstate New York — yet they're joined in the desperate acts of suicide attempts.

It's a grim coincidence (or is it?) and it's not spoiling anything to say their failed exit bids brings them together under one roof, where they have to deal with serious issues related to their broken childhood, chronic depression and bad life choices. Their lives have taken very different routes: he's

a failed actor and "tragic gay cliché"; she's a dental hygienist unhappily married to the great but dull Lance (Luke Wilson).

Wiig and Hader have long been known for their comedy, and they previously teamed on the big screen for the comic coming-of-age *Adventureland*, which premiered at Sundance 2009. With *The Skeleton Twins*, Wiig and Hader show they have impressive dramatic chops, while still keeping us smiling.

Nothing's gonna stop them now.

TORSTAR NEWS SERVICE



Drew Barrymore GETTY IMAGES

Barrymore isn't keen on her kin baring it all as an adult

Drew Barrymore's daughter, Olive, is only 15 months old, but mom is already setting down some ground rules. "I would not let her" pose for Playboy, Barrymore tells ABC News. Barrymore did a spread

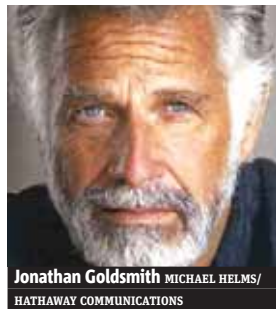
for the magazine when she was 19. "I don't think I would. I would influence her not to, because my life choices aren't supposed to be the gateway to somebody else's. That's my journey." **METRO**

He doesn't often show his soft side, but when he does, it's for the dogs

The most interesting man in the world is helping a Vermont-based company raise money to fight cancer in dogs.

Jonathan Goldsmith is a Manchester resident made famous by his role in the Dos Equis beer commercials. But he's also a dog lover hoping to raise funds for the Denver-based Morris Animal Foundation, which promotes veterinary research for companion animals, horses and wildlife.

Goldsmith made an online commercial with his Anatolian shepherd Willy as part of a campaign by the Manchester-based Orvis Co., which is known for its outdoor apparel

Jonathan Goldsmith MICHAEL HELMS/
HATHAWAY COMMUNICATIONS

and fly-fishing but also has a dog catalogue. He says he lost a dog to cancer and is glad to support a good cause.

THE ASSOCIATED PRESS

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word



Tumblr got a taste of Blue Ivy's White House visit over the weekend.

TUMBLR: I.AM.BEYONCE.COM

Of pop stars, politicians, puppies and a pint-sized princess

MELINDA TAUB

Metro World News

The great thing about two-year-olds is that glamour doesn't exist for them. Sure, it's great for a baby if her parents are huge pop stars who hobnob at the White House, but the number one item on her agenda is still "Doggy doggy doggy doggy."

Beyoncé visited said White House this past week-

end to perform for Michelle Obama's 50th birthday, and she brought husband Jay Z and their daughter Blue Ivy along for the ride. Blue, clad in cat ears and an adorable white tulle gown that I would have murdered for when I was little, got to check out the White House Christmas tree and watch her mom perform, according to the sweet photos posted on her mama's Tumblr.

But could any of that compare to the sublime fuzziness of the Obama's Portuguese water dog, Bo? Beyoncé posted several blurry but adorable snaps on Tumblr of Bo and Blue making friends. Maybe, instead of renting out a zoo and buying her a miniature Porsche for her second birthday last week, Jay and B should have gotten Blue a puppy.



Michael C. Hall GETTY IMAGES

Michael C. Hall won't slash the idea of recreating his killer role

Possible bad news for Oregon loggers: Michael C. Hall won't rule out a return to playing Dexter. But he'd want to see the finish line.

Hall, promoting his movie Cold in July at the Sundance Film Festival, said in an interview over the weekend that he agreed with Showtime executives who recently declared that any potential spin-off series would have to include Hall.

"Masuka! I would watch that," he joked, referring to the show's humorous forensics specialist Vince Masuka, played by C.S. Lee.

More seriously, Hall said of a possible spin-off series,

"I can't even wrap my mind around that. And it's all just theoretical until there is some sort of script reflecting somebody's idea of where it could possibly go. But it's hard for me to imagine what that would be."

Hall, 42, also won't rule out a return to TV more generally.

"Yeah, as far as playing Dexter again for an undefined amount of time, that's a little daunting to consider. But doing another television series ... There's a lot of amazing stuff on TV. I don't want to do that right away. But I wouldn't say never to that."

THE ASSOCIATED PRESS

Twitter



@josswhedon

How do you undelete a tweet? Also, how do you undo most of your adult life?



@ChloeGMoretz

Wait I'm watching the new keeping up with the Kardashians and Khloe's sunglasses just changed back and forth in the last 2 seconds...



@carrieunderwood

Nice lady checking me out at the grocery store: "Anybody ever tell you that you look like Keri Hilson?" Me: "No."

**SURGICAL VAGINAL
TIGHTENING**

LABIA RESHAPING

**LASER VAGINAL
TIGHTENING**



YEARS OF
27
EXPERIENCE

5400 Yonge Street
(416) 221-5554
info@tcclinic.com
TCclinic.com

Come in for a complimentary consultation

TC Clinic
Toronto Cosmetic

5 steps for a healthier you

It's not as hard as you think. Sometimes it's as easy as getting out for a walk and drinking more water

Committing to living a healthier lifestyle doesn't have to mean major dietary restrictions and rigorous workouts.

Kristy Del Coro, a registered dietitian and nutritionist in New York City, offers five easy tips in getting healthy.

Eat breakfast

Eating a healthy breakfast sets the tone for the day. Most studies show skipping breakfast to "save your calories" does just the opposite, causing people to consume more calories later in the day.

Your best bet? Start with lean protein, complex carbohydrates and some healthy fat to give you energy and keep you satisfied until your next meal. Some good go-to combinations are whole grain toast with all-natural nut butter (peanut, almond, walnut); steel-cut oatmeal topped with berries and unsalted nuts; low-fat Greek plain yogurt with fresh fruit; or, if you have a little extra time in the morning, an omelet made with one egg and two or three egg whites, easy-to-cook veggies like spinach and mushrooms.

Get up and get out

One of the first things you can do for your health is to move more. Small changes like getting off the subway a stop early, taking the stairs at work or carving out 10 minutes on your lunch break to go for a walk really make a difference.

Hydrate, hydrate, hydrate!

An easy first step in feeling



Dietician Kristy Del Coro says eating a healthy breakfast, such as low-fat plain Greek yogurt and fruit, will set the tone for the entire day. ISTOCK

healthy is to rehydrate. This means taking a hiatus from sugary drinks and alcoholic beverages, and loading up on caffeine-free, sugar-free fluids. Any variation of water will do — seltzer, mineral or tap. To keep a little excitement in your beverage, I suggest adding some slices of fresh citrus (grapefruit, orange, lemon or lime) or even fresh mint for natural sweetness.

Curb your sweet tooth

One of your priorities in starting fresh is to swap out those nutrient-poor simple carbohydrates with nutrient-dense complex carbohydrates like fruits and vegetables, whole

grains and legumes.

If you've really developed a sweet tooth (craving sweets after every meal), you may need to go cold turkey to help get on track. Before you know it, the cravings will subside and you can go back to enjoying sweet treats every once in a while as part of a balanced diet.

Set yourself up for success

To ensure success, it is a good idea to plan ahead. Think of at least one new positive step you can take per week that you know you can achieve. Whether it's focusing on exercise, curbing your sweet tooth or eating more balanced

meals, it may pay off more in the long run to just start with one instead of trying to achieve everything at once.

Whatever you choose, create an environment conducive to achieving that goal.

This may mean signing up for a fun exercise class at the gym with a friend, getting rid of any tempting sweets in the house, or stocking your fridge full of colourful fruits and vegetables that inspire you to cook healthy delicious meals at home.

For many people, selecting one area to focus on at a time is less overwhelming and often more realistic.

METRO

Review

Visualize your goals with a calorie tracker



MIND THE APP
Kris Abel
@RealKrisAbel
scene@metronews.ca

Calorie Counter by MyFitnessPal iPhone/iPad/Android Free Find nutritional information for everything you eat with this barcode-scanning calorie tracker that visualizes your progress with helpful charts while keeping your goals in view through reminders and informed feedback.



Half-Off



Elisha is now two weeks into her plan to lose 10 pounds in six weeks. Will her fear of working out in public help or hinder her plans? Visit metronews.ca/voices/half-off to find out.

3

THE

PARTICIPANTS NEEDED FOR ALCOHOL OR GAMBLING RESEARCH

Researchers at the University of Toronto are currently seeking people to participate in two separate studies.

Alcohol Study

If you:

- Are 18-24 years old
- Have drunk at least 2 times in the past month
- Live in or around the GTA
- Are fluent in written and spoken English
- Are willing to participate in a 28-day online survey

Gambling Study

If you:

- Are 19 years or older
- Gamble at least 2 times in a month (Not including lottery tickets)

You may be eligible to participate in one of these studies. Monetary compensation is provided for participation.

To learn more contact us at:

416-978-0702 or send an EMAIL to project.emerge@utoronto.ca

Please indicate in the subject line if you are interested in the ALCOHOL or the GAMBLING study.



Replies to this ad are strictly confidential.

PAID FOCUS GROUP

Consumer Vision is conducting focus groups with individuals that have obtained a mortgage or home equity line of credit over the phone in the past 12 months.

All that qualify will receive an honorarium for their time.

If you are interested, please contact us at 416-964-5836 ext 2222

follow us
@metrotoronto



metr

Best Health Minute

Divine dark chocolate



BEST HEALTH MINUTE
Bonnie Munday
Editor-in-chief
Best Health Magazine

In the January-February issue of Best Health magazine, we cover the health benefits of dark chocolate, and tried a variety of types. It's a tough job, but someone has to do it. Here are the highlights:

It's a super food. Dark chocolate is rich in flavonoids, which are nutrients that, research shows, reduce insulin resistance, improve insulin sensitivity and stave off cravings.

It'll help you eat healthier. A University of Copenhagen study found that people who ate dark chocolate reported feeling less like eating sweet, salty or fatty foods compared with subjects given milk chocolate.

It boosts cardiovascular health. The flavonoids in dark chocolate have been shown to calm blood pressure, lower stroke risk and reduce the risk of heart attack.

What kind should you choose? Go for chocolate with 70 per cent cocoa or higher.

Try to find Ecuadorian chocolate if you can. At the 2013 International Chocolate Awards, handed out a few months ago in London, England, dark plain chocolate from Ecuador won six awards.

Here's a smoothie idea: blend together half a cup of milk or almond beverage with a banana, a tablespoon of pure cocoa powder and some cherries. It's deliciously decadent, but still good for you.

For many more recipe ideas, pick up the latest issue of Best Health, a Canadian magazine published by Reader's Digest Canada.

BEST HEALTH MAGAZINE IS ON NEWSSTANDS, OR YOU CAN SUBSCRIBE AT BESTHEALTHMAG.CA. WE ALSO HAVE AN AWARD-WINNING IPAD EDITION.

Easy tips to help you get to sleep — and stay asleep

Pillow talk. It can take a little planning to really catch those perfect Z's

Dr. Robert Oexman, director of the Sleep to Live Institute, has these tips for making the most out of your shut-eye in 2014:

Make a commitment to sleep. If you have to wake up at 7 a.m. to get to work, start preparing for bed at 10:30 p.m. Darken the room, do not watch TV or work on the computer. Do something calming like taking a hot bath or shower. Get into bed at 11 p.m. and find yourself resting your way to health.

Take advantage of the cold weather and turn your thermostat down. Your room temperature should be around 19 degrees Celsius. If that temperature is too cold for you, use blankets to stay



Nobody wants to be this guy. iStock

warm. The cool room allows your core body temperature to decline, which is necessary to fall asleep and stay asleep.

Don't let the early dark-

ness rob you of sleep. If you find yourself falling asleep in the evening before it is time to go to bed, expose yourself to light and get up and move

around. If you nap before bed it will make it more difficult to fall asleep and stay asleep.

METRO

INFLAMAXRESEARCH INC.
Scientific Excellence
in Clinical Research

Call Us!
1.888.989.1808

ARE YOU ALLERGIC TO RAGWEED?



Are you 18 or older and suffer from:

- Stuffy Nose
- Runny Nose
- Sneezing and Itching



Conveniently located at
4500 Dixie Road, Mississauga, ON

We are seeking volunteers with Seasonal Allergies to participate in Clinical Research Studies
You will be compensated up to **\$3,100** for your time

www.SneezeToronto.com

A better defence against the flu

The Robert Schad Naturopathic Clinic at Sheppard and Leslie

As the leader in naturopathic education and research, the Canadian College of Naturopathic Medicine's Robert Schad Clinic is a great source of holistic care.

Cold and flu season is coming and you can reduce your risk by boosting your immune system. At the Robert Schad Naturopathic Clinic, you'll learn how to optimize your health using naturopathic therapies such as botanical medicine, lifestyle management and clinical nutrition. Naturopathic medicine can also help manage your cold and flu symptoms and reduce your discomfort through such therapies as hydrotherapy and traditional Chinese medicine.

For more information or to make an appointment visit www.rsnc.ca or call 416-498-9763.



ccnm
CANADIAN COLLEGE OF
NATUROPATHIC MEDICINE

1255 Sheppard Avenue East (at Leslie Subway Station)



On-site Botanical Dispensary • BODY AND MIND • Parking Available

Living longer. Nine rules for longevity inspired by 94-year-old track star



Author Bruce Grierson says movement is one of many factors that can contribute to a longer life. ISTOCK

What Makes Olga Run? author Bruce Grierson has written nine rules for living a longer, happier life which were inspired by his book's central subject, 94-year-old Canadian track star Olga Kotelko.

"We're all individual and there's so much variation between people. But there are enough things that Olga does which science backs up that I felt comfortable about saying: 'These nine things most people will benefit from,'" he said.

Keep Moving

Move continually, even when you're not exercising. "When we move, our bodies and brains both work better. We think faster, process information more accurately, and remember more."

Create Routines (But Sometimes Break Them)

"Committing the more mundane parts of our life to habit and routine frees up RAM for the things that matter to us."

Be Opportunistic

"Spend your precious energy wisely." Conserve energy when you can, but when you need to go for it, go for it.

Be a Mensch

"Doing good doesn't just feel

good, it works. It's healthy for the tribe and healthy for us."

Believe in Something

"Belief is a trait of temperament." People who embrace life's puzzles as opportunities for problem-solving because of larger beliefs tend to thrive.

Lighten Up

"Managing stress is staggeringly important in terms of flipping genetic switches."

Cultivate a Sense of Progress

According to studies of life satisfaction and human motivation, we all need to feel like we're improving. Identify your expectations, adjust them to allow for "small wins," then improve upon them.

Don't Do It If You Don't Love It

"If it's not fun, don't do it. That's easy because you won't if it isn't. People can't be guilted into lasting healthy behaviour change. Should doesn't work."

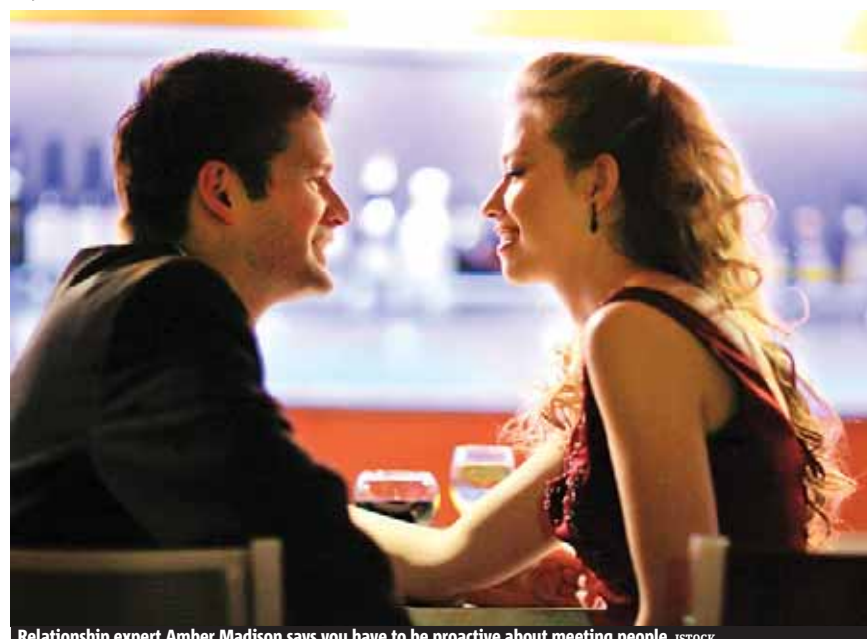
Begin Now

"Not only is mid-life not too late to embark on this, providing we rev back up slowly. In some ways, it's the best time for it. We're rested, we're restless, we're ready." THE CANADIAN PRESS

Dating rut? Time to ditch your bad habits

Old habits die hard.

But if your love life isn't quite what you want it to be, you've gotta switch it up



Relationship expert Amber Madison says you have to be proactive about meeting people. ISTOCK

Amber Madison, a relationship expert and therapist in New York City, offers tips to get out of your dating rut, get a new strategy, and ditch those habits once and for all!

Stop making excuses. Are you always making up reasons to not try your hardest when it comes to dating? Maybe some of these sound familiar: "I'm not going to find someone online, anyway." "I'm not going to date until I lose weight." "I'm doing pretty well on my own right now." Stop talking yourself out of taking the necessary steps to find someone. Admit to yourself you want a relationship if that's what you want, make the commitment to try to find one and be proactive about meeting people.

Quit being too judgmental. Of course when you're meeting people you have to be a little picky. But whether you're deciding who to talk to at a bar or whose messages to respond to online, don't pick people apart and discount them based on one feature you're not that into, physical or otherwise. You have to give people a chance to win you over with the full package.

Avoid staying in a relationship that's going nowhere. Breakups are no fun. But you

can't stay in a relationship that isn't right just because you don't want to deal with a breakup, are scared of being alone, or things feel comfortable. You deserve to be with someone who really makes you happy, and your partner deserves to be with someone who actually adores them. If you haven't caught the right one, you have to get back out there and try again.

Don't take your relationship for granted. Relationships have to be nourished and protected no matter how long you've been in one. Regularly schedule a date night where you get out of the house and do something different with each other. Even when you're busy and exhausted, make time to talk to one another about your days, what's going on

in your personal lives, and anything else that's been on your mind. Yes it's easier to get home from work and just plop yourself on the couch in front of your favourite TV shows. But just like you have to put effort into working out regularly if you want to stay in shape, you have to put effort into your relationship even when things are going well. AMBER MADISON

EARN UP TO \$7500!

Are you a Healthy Person between 18 and 55 years of age?
If so **we want to hear from you!**

Apotex is currently recruiting healthy **men** and **women** to participate in studies on Pharmaceutical products.



REGISTER ONLINE AT WWW.APOTEX.CA or Call: 416-741-4256
Toll Free: 1-877-AP0-CLNC (1-877-276-2562)
Hours: 8:30am to 5pm Monday to Friday

- **YOU WILL BE PAID** upon completion of the study
- Compensation may range from **\$1000** to **\$7500** depending on the length of the study

APOTEX
ADVANCING GENERICS



University of Toronto Department of Nutritional Sciences

Boys and Adolescent Males
Participants Needed For Appetite Study
Requirements: age 9-18 years
Involves: 4 sessions over 4 weeks

Compensation, Community Volunteer Hours and Food are provided

Please contact us at: nutrition.puberty@gmail.com

You're just five steps and one pan away from McIntosh Pork Chops

Health Solutions

An apple a day... well, you know the rest



NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

How do you like them apples?

Some are good to cook, others are best eaten out of hand, but the true Canadian Mac can do both.

McIntosh are great cold-weather fruit that have all the health benefits including vitamin C and high amounts of the gelatinous pectin that helps remove cholesterol from your system.

Have you thought of trying them like this?



- Braised in apple juice as a simple dessert.

- Used in cooking, particularly with pork.

- Cored and stuffed with oats, butter and cinnamon.

- Dipped in stout beer and served with nuts for cocktail hour.

Some apples turn to mush when baked but the Mac holds its shape and lends its tart sweetness graciously.

THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM



PREP
20 MINUTES

This recipe serves two. COURTESY THERESA ALBERT

THERESA ALBERT
myfriendinfood.com

Something about sweet-tart Macs goes perfectly with pork chops and this recipe takes very few steps of prep then cooks itself in one pan.

1. Cut onion in half and into slices. Brown in oil for 2-3 minutes in a large, heavy skillet with a lid. Set aside.

FLASH FOOD



From your fridge
to your table in
30 minutes or less

2. Slice apples and set aside on a plate with the onions.

3. Brown chops over high heat one at a time and place with apples.

4. Pour wine into pan and stir in apple butter and thyme.

5. Add chops back with apples and onions, and cover. Turn down to medium and simmer 10-15 minutes until cooked through. Serve with mashed sweet potatoes.

THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND TORONTO PERSONAL NUTRITIONIST. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

Ingredients

- 1 onion
- 1 tsp grapeseed oil or other
- 2 McIntosh apples
- 1 lb pork chops, 2-3 thin chops
- 1 cup white wine or apple juice
- 2 tbsp apple butter or marmalade
- 2 tsp thyme
- salt and pepper, to taste

PIZZA NOVA®
PRIMUCCI
PRODUCTS

NOW AVAILABLE for **delivery**
with any food purchase

ask any of our agents for details



**try them
today!**

within the gta

416 439-0000

outside the gta

310-33-00

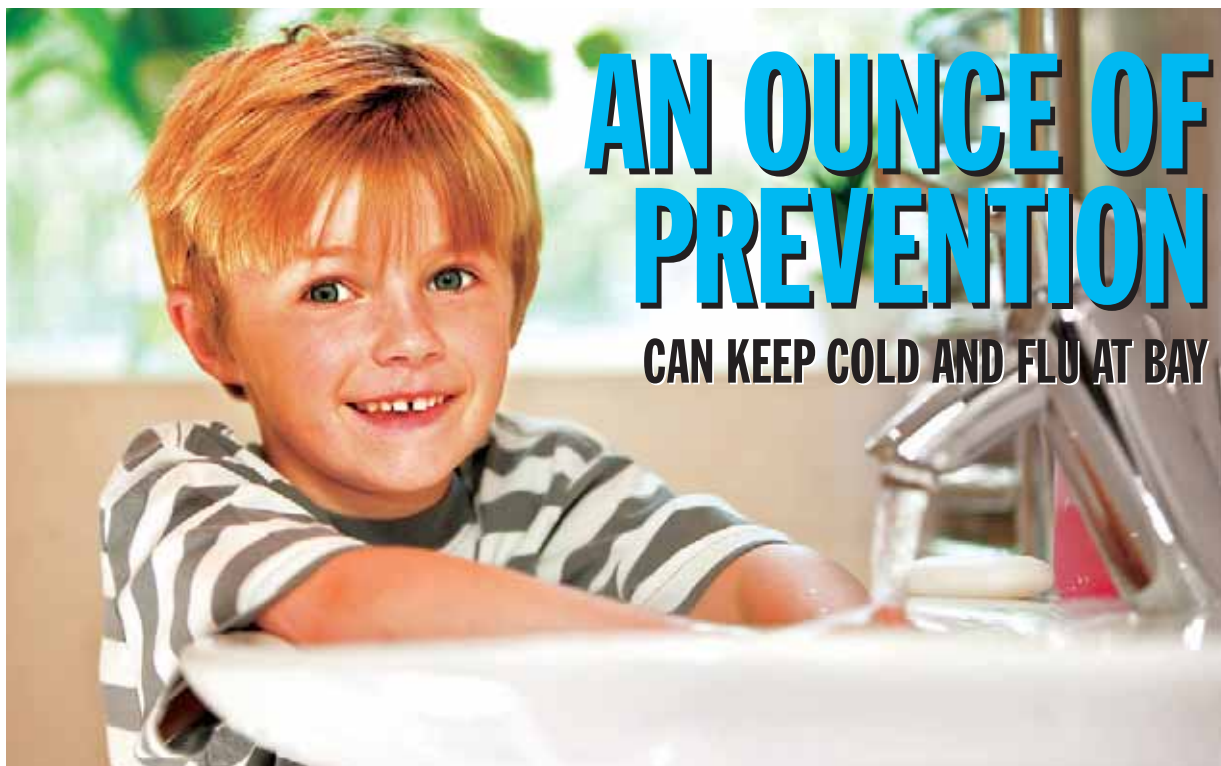
USE LOCAL AREA CODE where necessary



ORDER ONLINE @ pizzanova.com

AN OUNCE OF PREVENTION

CAN KEEP COLD AND FLU AT BAY



NEWS CANADA

We have all heard it — the home remedies to cure a cold or flu told to us by the friend of a friend of a friend who just swears it always works.

Some people consume copious

amounts of a specialty tea, while others are proponents of sweating out your sickness. Some mix cough syrup concoctions and others are convinced you have to ride out the storm.

The best way, however, to ease seasonal cold and flu ailments, like runny nose, sore throat and aching body, is to protect yourself before you get sick.

Here are some tips to help you keep

seasonal illnesses away.

1 Get the flu shot. It's free and it can prevent the flu from taking hold up to 90 per cent of the time among healthy adults and children.

2 Wash your hands with soap and water thoroughly and often.

3 Keep alcohol-based hand sanitizer handy with at least 60 per cent alcohol content.

4 Cover your mouth and nose with your arm or use a tissue when you cough or sneeze to help keep stuff off hands and dispose of the tissue immediately.

5 Stay home from work if you are feeling sick.

6 Avoid touching your eyes, nose and mouth since the flu virus usually enters the body through those areas.

7 Eat well, exercise and get enough rest.

8 Get educated and know when the cold and flu are likely to hit your community.

Don't spend all winter experimenting with home remedies. Proactively protect yourself from cold and flu germs this season and you can stop your runny nose before it starts flowing, soothe your throat before it starts hurting and ease your aches before you start aching. — *News Canada*



EFFECTIVE 6-SYMPTOM COLD & FLU RELIEF, DAY OR NIGHT.

The non-drowsy, stuffy head, sore throat, nasal congestion, coughing, aching, fever, seize the day even with a cold...medicine.



The nighttime sniffing, sneezing, sore throat, coughing, aching, fever, so you can sleep with a cold...medicine.



VICKS DAYQUIL & NYQUIL

To ensure this product is right for you, always read and follow the label. Keep out of reach of children.

© Procter & Gamble, Inc., 2014.

Official Sponsor of the Olympics. 36 USC 220506

Grocery savings: Here's the only list you'll need

Food bill reduction.

These tips will help you be smarter, more aware and more frugal when it comes to feeding you and your family



**GAIL
VAZ-OXLADE**
life@metronews.ca

One of the questions I'm always hearing is, "How much should I be spending on groceries?" I don't know. How many people are you feeding? Do any of them have special dietary needs? Do you make a lot of money, or are you barely putting food on the table?

There are so many variables involved. People who are determined to eat organic will pay more for their food. People who survive on pasta will pay less. If you're a big meat or fish eater and only like the best, your grocery bill would stagger the single mom of three making her own pizza at home. According to Statistics Canada, the average Canadian family spends \$9,630 a year on food,

Money on our minds

- Look out for features written by Gail Vaz-Oxlade in Metro in the weeks ahead, and keep your eyes peeled for her weekly column, which will debut on Feb. 3.

which would work out to be about \$185 a week. And that's just food. It doesn't include personal care, household cleaning, tobacco, alcohol or lottery tickets — things we often add to our carts. Here are ways to trim your food costs.

Buy in bulk

Know what stuff costs so that when you see a deal you can buy in bulk. When salmon hits 99¢ a tin, when coffee goes on sale, when toilet paper is a bargain, stock up. It's not going to spoil, so buy in bulk.

Compare per unit costs

Companies use different sizes for their products, so it's easy to get confused about which package offers the better deal. Just think of all the different ver-



Just sticking to your grocery list (no impulse buys) can save you money. iStock

sions of laundry soap out there. Whew! If you don't calculate the per unit cost, it's virtually impossible to tell what's a deal and what isn't.

Get a rain check

If you go shopping and something you're looking for that's been advertised is not in stock, make sure you get a rain check

so you extend the sale and get what you wanted at the best possible price.

Shop in less-expensive stores

Do most of your shopping in a discount grocery store. Did you know that you can save up to 30 per cent off your grocery bill just by switching your supermarket? Over a year,

that'd be over \$2,300. That sounds worthwhile, doesn't it?

Take your own bags

Are you still paying for your grocery bags every time you shop? What's wrong with you? Why would you build the price of shopping bags into the cost of your food? Make a habit of bringing your own bags and save on each visit.

Look for deals

Cuts of meat at 30 to 50 per cent off are a great way to save. Just take them home and throw them into the freezer.

Reward yourself

Take full advantage of the rewards programs offered by grocery stores to convert food purchases into gifts, travel savings or money off future grocery purchases.

Shop with coupons

Speaking of coupons, collect and use them. You don't have to be rabid about this, but at least collect coupons for the products you usually buy and use them to save. Improve your odds of saving by visiting sites like groceryalerts.ca, [\[plyfrugal.ca\]\(http://plyfrugal.ca\), \[websaver.ca\]\(http://websaver.ca\) and \[save.ca\]\(http://save.ca\) to check for coupons that match your shopping list.](http://sim-</p>
</div>
<div data-bbox=)

Get in the groove

Most folks don't realize that stores don't drive sales, manufacturers do, and items typically go on sale in 12-week cycles. Smart shoppers keep track of sales cycles to stock up until the next great sale.

Take advantage of price-matching

No one wants to have to drive all over hell's half-acre to get all the deals in the flyers that come to the door. And you don't have to do it either. Simply shop at a store with a price-matching policy and you can show any store's flyer to get the best deal.

Shop with a list

This is the single best way to manage your food budget and not give in to temptation because you see things you want to throw into your cart impulsively. Over and over I've assigned the "shop once and with a list" challenge to people on my TV shows and they are amazed by the savings.

Usage-based insurance in Canada? What the Beep!



Select Canadian insurers have started offering usage-based car insurance on an optional basis. This option, while still new, may be a cost-effective solution for some drivers.

Find out what you could be paying and put more money in your pocket. Compare the car insurance market - all in one place.

Get a free quote today!

I InsuranceHotline.com
We search. You save.

Taking matters into their own makeup

Beauty and the brr.
Brave the final weeks of the winter with these carefully created Canadian products



TAKARA SMALL
Metro News in Toronto
@takarasmall

Who: Epic Blend

What: Gluten-free lip balms made in Canada

Where: West Kelowna, B.C.

Why: "Most natural brands have a traditional homegrown look and focus on 'being natural.' We envisioned a more contemporary brand inspired by a fun and healthy lifestyle."

Despite the days getting longer, the cold winter weather is here to stay (at least for a couple more weeks), meaning that dry skin and wind-chapped lips aren't going away any time soon.

Enter: Epic Blend.

The Canadian company makes a series of lip balms for unforgiving winters with Canadians in mind.

The owners often "wear multiple hats" having just three employees, making

E-laborate

• Go to metronews.ca/mom-and-pop-shop for more information on how you can fight Old Man Winter with Canadian products and innovation.



You're out today and your lips don't lie, they're starting to feel the cold. ISTOCK

Looking good, feeling good

"We wanted to use more natural, less chemical laden cosmetic and body care products without sacrificing effectiveness or style."

Curtis Koch
Co-founder of Epic Blend

dreary Canadian winters.

Darcey Diehl, founder of Lippy Girl, started her own business by making products that can stand up to the harsh weather, but that are also organic and good for your skin. "because why not use products that make you look great and are good for you?" she says.

them one of a burgeoning group of Canadian small businesses that have launched in recent years.

Curtis Koch, co-founder of Epic Blend, and his team wanted to create something that not only worked but included organic ingredients and packed a visual punch.

"We were already eating organic food and trying to do our best to live a healthy lifestyle. We wanted to use more natural, less chemical laden cosmetic and body care products without sacrificing effectiveness or style," says Koch. "We looked for products and brands that fit that criteria but couldn't find any that appealed to us."

This Canadian company isn't the only one finding inspiration from the cold

"I was a long time MAC lover and was upset when

they were no longer cruelty-free, but could not find lip-

Industry initiatives

Carolanne Fysh is another Canadian entrepreneur out to make life a little easier for consumers:

- Her made-in-Canada Red Beauty products are made for women and men who want to brighten and rejuvenate their skin using organic products.
- The Toronto skin care line contains serums that are meant to moisturize below the epidermal layer to chase away dry and flaky skin. They contain hypoallergenic, fragrance-free products to combat the winter greys.

sticks that had the same finish and fun colours. I started developing organic, natural, vegetarian and cruelty-free products for myself and then decided to go into business," she says.

Up to \$50,000 in Bursaries Now Available!

Financial Assistance May be Available to Those Who Qualify!
Second Career Training Funding

The government provides qualified candidates with education funding to train them for a better career, the grant can be up to **\$28,000** and covers tuition, book fees, transportation and some living allowance. Call us now to see if you are qualified.

Health Care

- Personal Support Worker*
- Community Service & Support Worker*
- Medical Office Assistant + HUC (Health Unit Coordinator)*
- EHR, Billing & Coding
- *with Internship

Law & Legal

- Immigration Consultant*
- Accredited by ICCRC
- Paralegal Accredited by LSUC*
- Law Clerk*
- Legal Office Assistant
- Police Foundations

IT & Home Inspection

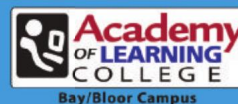
- Network Administrator
- PC Support Specialist
- Computer Service Technician
- Web Designer
- Home Inspection Diploma
- Home Inspection Certificate

Accounting & Business

- Accounting and Payroll
- Business Administration
- Project Administrator
- Conference and Event Planner
- Administrative Assistant

We Speak Your Language — Career Consultation Provided In:

English, Français, हिंदी, मराठी, ગુજરાતી, Español, Portugues, 国语和粤语, română, русский & فارسی



416-840-3376
416-969-8845
WWW.AOLTORONTO.COM

DOWNTOWN TORONTO (Bay/Bloor) 1255 Bay Street, Suite 600, Toronto, Ontario M5R 2A9

Academy of Learning Career & Business College (Bay/Bloor) is registered as a Private Career College under the Private Career College Act 2005 and is operated by 1969193 Ontario Inc.

follow us
@metrotoronto

metr

Adult Students 21 yrs. + over Pre Apprenticeship

CARPENTRY

Program Orientation Session
Monday, January 27, 2014 9:00 am
Scarborough Centre for Alternative Studies
720 Midland Avenue M1K 4C9
www.scasonline.com

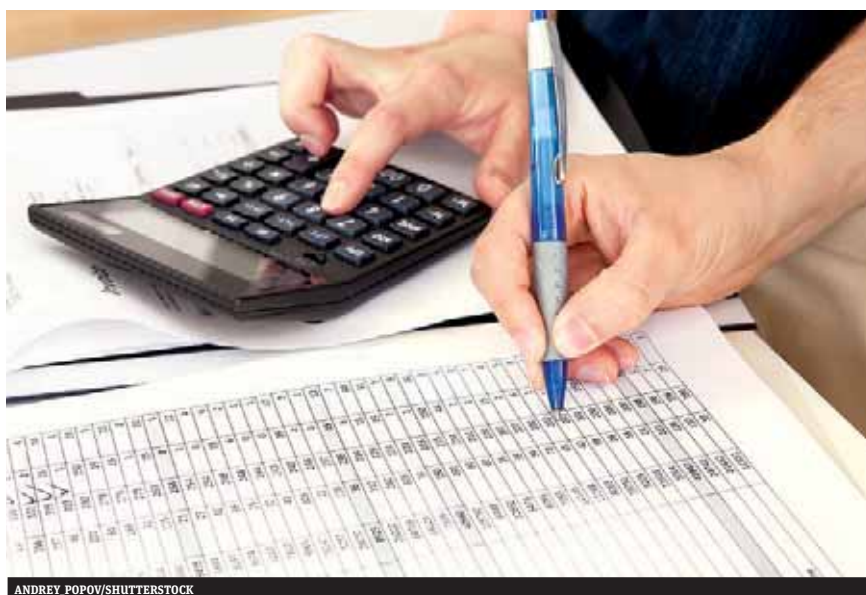


Money 101. Two couples, one year to make them richer

Keeping up with the Jones' in 2014

Do you ever wonder what the Jones' are actually doing with their money? If so, you will finally get a peek inside their bank account. For the next 12 months, I will be following the financial decisions of two Canadian couples. By uncovering each couple's money realities, and offering practical advice, we will map out a plan to help them reach their financial goals.

My ultimate goal in this social experiment is to increase each couple's net worth. The series will explore subjects like debt reduction, saving, major life changes like buying a home and having a baby, relationships and money, calculating how long it will take to save \$1 million or pay off a house, and so much more. You will find plenty of resources throughout the year, so follow along with the homework I will be dishing out every month. – Lesley-Anne Scorgie/For Metro



ANDREY POPOV/SHUTTERSTOCK



LUXORPHOTO/SHUTTERSTOCK

Carolina and Jose



LESLEY-ANNE SCORGIE
For Metro

Carolina and Jose married eight years ago and make their home in Calgary. The couple, aged 33 and 31, respectively, have three girls younger than five.

Jose works in the roofing business and does some freelance wedding photography to earn extra income. Between their eldest heading to kindergarten, potty training their toddler and soothing their teething infant, Carolina has her hands full as a stay-at-home mom. Carolina plans to return to work once their children all reach school age.

When government child tax benefits are included, the couple earns an annual income of approximately \$55,000. After many years of feeling like they aren't getting ahead, Jose and Carolina are eager to improve their financial position. Together, they dream about one day having enough savings for re-

Assets		Liabilities	
RESP for their Eldest Child	\$1,500	Combined Student Loans	\$14,000
Car*	N/A	Line of Credit	\$7,500
		Car Loan	\$12,500
TOTAL ASSETS	\$1,500	TOTAL LIABILITIES	\$34,000

*Cars aren't considered assets because they decrease in value whereas true assets grow in value.

Homework

- Jose and Carolina will put together their first budget using a free template and budgeting resources from their online bank, Google Docs or GetSmarterAboutMoney.com. They also plan on determining the value of a home they can afford and specific housing options for their growing family.

sewing, reading and writing, while Jose enjoys competitive video games, graphic design and socializing with old pals.

Jose and Carolina talk about money from time to time, but recognize that in order to achieve their financial goals they will have to increase their financial communication, including the immediate task of developing a realistic budget.

When asked, their top financial goals for 2014 are as follows:

- 1 Buy a house and stop paying rent to Jose's parents, whose home they are currently leasing.
- 2 Afford a trip to Ontario to visit family.
- 3 Chip away at their existing debts.

Jose and Carolina's current net worth is -\$32,500.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

tirement and some flexibility to travel.

Currently, though, the couple lives frugally, enjoying the comforts of their own home and the inexpensive excitement of raising their family. When they aren't working or dedicating time to their children, Carolina loves to get creative with crafts,

Anne-Marie and Peter

Anne-Marie and Peter are an active couple in Toronto, aged 36 and 33, respectively. They moved in together five years ago and married last year; they're now expecting their first child in June. Both enjoy their professions: Anne-Marie works in broadcasting and Peter is a senior sports editor for a medium-sized publishing house.

Their combined income hovers close to \$110,000, which is more than the median Canadian household income of around \$72,000.

The couple is fortunate to have money in their budget — yes, they actually have a budget tracked on a spreadsheet — to afford their hobbies, which, in Anne-Marie's case, is centred around the arts while Peter digs hockey and other sports.

They are big into the Toronto foodie scene and love to travel. But their culinary and travel pursuits still require frugality like couponing, paying attention to menu prices and seeking out last-minute travel deals.

The financial landscape for Anne-Marie and Peter

Assets		Liabilities	
Anne-Marie's Pension	\$73,000	Car Loan	\$4,500
Anne-Marie's RRSP	\$500	MBNA Low Rate Credit Card #1	\$3,000
Peter's RRSP	\$8,000	MBNA Low Rate Credit Card #2	\$8,000
Car*	N/A		
TOTAL ASSETS	\$81,500	TOTAL LIABILITIES	\$15,500

*Cars aren't considered assets because they decrease in value whereas true assets grow in value.

Homework

- Between this month and next, Anne-Marie and Peter plan on simplifying their budget (which currently spans multiple spreadsheets), determining the value of a home they could potentially afford to buy by sitting down with a banker for a mortgage pre-approval, and gathering information on Anne-Marie's pension program at work.

trust, which the couple says helps them stay on track and avoid financial arguments.

When asked who runs the day-to-day finances, Peter quickly pointed to Anne-Marie, labelling her as their household's CFO.

But this year financial change is on the horizon as Anne-Marie and Peter welcome their first child into their small, but well-located, rented apartment.

With that in mind, their top financial priorities for 2014 are as follows:

- 1 Pay off as much debt before the baby comes.
- 2 Start saving for their child's education.
- 3 Begin a savings program for a down payment on a home.

Anne-Marie and Peter's net worth is \$66,000.

is full of opportunity. They have healthy financial habits, such as sharing in the bill paying and aggressively paying down debt. Money conversations occur weekly and are rooted in respect and

► Max out your TFSA contribution, not your credit card.

Get a \$25 Bonus* when you become a new ING DIRECT Client and open a TFSA. Plus get a special **2.50% interest rate**** on balances until April 30, 2014.

ingdirect.ca

ING DIRECT
forward banking™



ING Bank of Canada and its subsidiaries have been acquired by The Bank of Nova Scotia and are no longer affiliated with ING Groep N.V. The trademarks ING, ING DIRECT, ING Lion, the ING Lion logo and any derivation, variation, translation or adaptation thereof are trademarks of ING Groep N.V. and are used under license. ™ forward banking is a trademark of ING Bank of Canada. *Offer valid from January 1, 2014 to March 31, 2014 for New Clients joining ING DIRECT with TFSA as First Product. Client must activate their TFSA Account and deposit their minimum initial deposit of \$100 within 30 days of enrolment. Limit of one Bonus per person. May not be combined with any other offer. ING DIRECT will open a companion Investment Savings Account and deposit the Bonus there within 30 days of funding. ** Registered rate of 2.50% is available between January 1, 2014 and April 30, 2014 on all net new deposits made between January 1, 2014 and March 31, 2014 to qualifying Tax-Free Investment Savings Account (TFSA). Interest is calculated daily and paid monthly. Rates, like the weather, are subject to change. For full details visit ingdirect.ca/maxout.

Raptors show up three quarters late

NBA. Furious 4th-period rally comes up short in Toronto's 7th straight loss in Charlotte

Al Jefferson sat at his locker pondering how the Charlotte Bobcats nearly surrendered a 30-point lead they held late in the third quarter.

"Of course we had to make it a game," Jefferson said with a grin. "We couldn't enjoy an easy win, right?"

It never seems that easy for the Bobcats.

Despite the big lead, Jefferson and the Bobcats didn't breathe a sigh of relief until Ramon Sessions knocked down two free throws with 1.6 seconds left to secure a 100-95 victory over the Toronto Raptors on Monday in one of 10 NBA games on Martin Luther King Jr. Day.

Jefferson became the first Bobcats player to record a double-double in the first half and finished with 22 points, 19 rebounds and a season-high seven assists and the Bobcats beat the Raptors for the seventh straight time in Charlotte.

"The important thing is we came out of it with a win," Jefferson said after the Bobcats withstood a furious Toronto rally that included several three-pointers.

It was Charlotte's first game without point guard Kemba Walker, whose streak of 190 straight games played — the second-longest in franchise history — was snapped. Walker sprained his ankle in a loss Saturday night to the Miami Heat.

But the Bobcats got more than enough from their two reserve point guards as Sessions and the seldom-used Jannerro

Elsewhere on MLK Day

• **Hawks 121, Heat 114.** Paul Millsap scored 26 points and the Atlanta Hawks overcame LeBron James' 30 points to beat the Miami Heat.

• **Pelicans 95, Grizzlies 92.** Anthony Davis scored 21 of his 27 points in the second half and grabbed 10 rebounds as the New Orleans Pelicans snapped their eight-game losing streak

• **Nets 103, Knicks 80.** Joe Johnson scored 25 points and the Brooklyn Nets sent the Knicks to a fourth straight loss.

Pargo combined for 40 points on 10-of-17 shooting. Sessions started and had 23 points in 34 minutes and was 10 of 11 from the line.

"We knew they were going to make a run sooner or later, especially with how good they've been playing," Sessions said. "We didn't expect it to be that big of a run."

DeMar DeRozan had 25 points and Kyle Lowry had 21 for the Raptors, who fell to .500 after their fourth straight road loss. They were down 71-41 with 4:37 left in the third quarter when they started to find some energy.

They outscored the Bobcats 28-0 on second-chance points, but it still wasn't enough. Toronto twice had chances to tie the game in the final two minutes, but Lowry missed a free throw and Greivis Vasquez couldn't connect on a long three-pointer.

THE ASSOCIATED PRESS



Bobcats centre Al Jefferson shoots over Raptors forward Chuck Hayes in the second half of Monday's game in Charlotte. The Bobcats won 100-95.

NELL REDMOND/THE ASSOCIATED PRESS

Guts, no glory



"This was a gut-check game. In the fourth quarter, we turned it around. But it's about what we did in the first three quarters that was disappointing."

Raptors head coach Dwane Casey

Super Bowl

Seahawks expect to have Harvin

Wide receiver Percy Harvin could be back to practice later this week for the Seattle Seahawks and is expected to be available for the Super Bowl.

Harvin missed Sunday's NFC championship game win over San Francisco after suffering a concussion a week earlier.

THE ASSOCIATED PRESS

NHL. Rebuilding a Brad reputation in Beantown

Brad Marchand continued his recent hot scoring stretch with a pair of goals Monday, lifting the Boston Bruins to a 3-2 win over the Los Angeles Kings.

Marchand, who also had two in Sunday's shootout loss in Chicago, has scored six in his past four games. After scoring just once in his first 14 games this season, he's had 11 in his past 15. THE ASSOCIATED PRESS

Tennis

Aussie Open final in sight again for Li

Two-time finalist Li Na stayed in contention for another Australian Open title match after beating Flavia Pennetta 6-2, 6-2 Tuesday



Li Na GETTY IMAGES

to advance to the semifinals. Li, who lost to Victoria Azarenka in the 2013 final and to Kim

Clijsters in 2011, next plays the winner of Tuesday's later quarter-final between Ana Ivanovic and Montreal's Eugenie Bouchard.

THE ASSOCIATED PRESS

MLB

Blue Jays reach deal with Nanita

The Toronto Blue Jays agreed to terms with outfielder Ricardo Nanita on a minor-league deal Monday.

Nanita, 32, hit .258 with six homers and 25 runs batted in with double-A New Hampshire and triple-A Buffalo last year.

THE CANADIAN PRESS

Durant on overdrive

"It's premature.... Of course, as a player, you'd love to win an MVP award, but I can't take my focus off the team."



Kevin Durant, who in 13 games since all-star point guard Russell Westbrook was sidelined after surgery on his right knee, has averaged 35.8 points, posted three of the five highest-scoring games of his career, scored at least 30 in seven straight and pushed his league-leading scoring average to 30.6 points per game. Durant scored a career-high 54 points in the Thunder's 127-121 win over Golden State last Friday, a performance that brought "MVP!" chants from the crowd.

NHL. Tortorella banned, Hartley fined for brawl

The NHL suspended Vancouver Canucks coach John Tortorella without pay for 15 days and six games on Monday for his conduct after a brawl between his team and the Calgary Flames.

Tortorella went to Calgary's locker-room at intermission following the first period Saturday night, which began with a handful of fights and four game misconducts per team.



John Tortorella THE CANADIAN PRESS

Tortorella blamed Flames coach Bob Hartley for starting his fourth line, saying he couldn't put star players Daniel and Henrik Sedin at risk. Hartley was fined \$25,000 US by the NHL. THE CANADIAN PRESS



Brad Marchand celebrates with his Bruins teammates on Monday. THE ASSOCIATED PRESS

T.O. skier puts physical gifts to work



Len Valjas of Toronto competes in the cross-country sprint during the Winter Games NZ at Snow Farm in August 2011 in Wanaka, New Zealand. The six-foot-six Canadian will be fighting for a medal in Sochi. HANNAH JOHNSTON/GETTY IMAGES FILE

Cross-country skiing.

Len Valjas joins team of vets expected to make noise in Sochi

His body type is a natural fit for volleyball, the sport embraced by the rest of his family. But Len Valjas uses the long levers on his six-foot-six frame to propel himself across snow instead.

The 25-year-old from Toronto is a new medal threat on the Canadian men's cross-country ski team since 2010, when they just missed the Olympic podium with three top-five finishes.

The addition of Valjas to a team that already includes veterans Devon Kershaw of Sudbury, Ont., Alex Harvey of St-Ferreol, Que., and Ivan Babikov of Canmore, Alta., gives Canada unprecedented strength in men's cross-country skiing heading into the Sochi Winter Games.

Valjas has stood on the World Cup podium five times over the last two seasons in both sprint and distance races.

He also skis the leadoff leg in the relay, in which the Canadian men are a solid medal contender Feb. 16.

"I'm so excited for that. Excited and nervous," Valjas says. "I don't get nervous for individual races ever, but this team event, I have the three best teammates and we're all skiing so fast."

"We do have a really good shot. I don't want to be the guy that messes it all up. I'm looking forward to that race probably the most. If I could have a result in the Olympics, I would pick that because then the whole team wins."

His parents Peter and Marianne and sister Kristina all played volleyball for the University of Toronto Varsity Blues. Kristina is currently on Canada's beach volleyball team and younger brother Austin has taken up the sport in high school.

school.

Len isn't exactly sure how he avoided the volleyball court. His theory is that his high school volleyball program wasn't strong, so Valjas pursued other sports and went cross-country skiing with his father every weekend at Hardwood Hills north of Toronto.

"I wasn't really a big fan of cross-country skiing growing up," he admits. "It wasn't my most favourite thing to do because it took me away from my friends. On the weekends, it's a tough time to leave the city, especially after you're in school all week and you just get shipped out."

"It wasn't until I started racing faster and getting over to Europe to race. I love travelling. My dad was for sure why I started and I'm glad I stuck with it. It's really fun."

THE CANADIAN PRESS

Olympic DNA

"He's such a physical talent. He's so co-ordinated. He's got a big engine and he's got some natural endurance markers for himself." Canada cross-country coach Justin Wadsworth

Jon Montgomery

2010 skeleton champ falls short of Team Canada

Jon Montgomery won't defend his Olympic gold medal in men's skeleton at the Winter Olympics.

He fell just short of qualifying for the Canadian Olympic team at a World Cup in Austria last weekend.

Canada was assured of two entries in men's skeleton in Sochi.

Calgary's John Fairbairn and Eric Neilson of Kelowna, B.C., had already claimed those spots.

Montgomery was trying to both qualify a third sled for Canada and earn his spot on the Olympic team at the same time.

The slider from Russell, Man., finished seventh Saturday but needed to be at least fourth, according to Canadian coach Duff Gibson. THE CANADIAN PRESS



Canada's Jon Montgomery
THE ASSOCIATED PRESS

Allingers. Russia aims to recreate Canada's success with help of sports couple

There will be Canadian fingerprints on the Russian team's performance at the Winter Olympics next month in Sochi.

The Russian Olympic Committee hired sports power couple Todd and Cathy Allinger of Vancouver after their significant contributions to Canada's medal haul at the 2010 Vancouver Games.

The Russians want 14 gold medals in Sochi, which would equal the Winter Games record set by the Canadian team in 2010. The host country is also aiming for a top-three finish in the overall medal count.

It seems like an ambitious goal after Russia won just three gold medals in 2010, the country's fewest at a Winter Games since the breakup of the Soviet Union. The Russians also ranked sixth in total medals with 15.

Like Canada prior to 2010, Russia doesn't want to be embarrassed by its performance at its own Games. The ROC recruited the Allingers in the fall of 2010 because they possess sports expertise few in the world have.

After scouting and reviewing Russia's athletes, teams and sport federations,

Winning record

- Cathy Priestner-Allinger was the first Canadian woman to win an Olympic speedskating medal in 1976.
- She and Todd co-authored the report — the template for Own The Podium — that revolutionized how Canada's athletes prepare to compete in Olympic Games.

the Allingers made recommendations and "they've probably implemented 90 per cent of them," Cathy says.

"We really think Russia is on track and ready to win the medals that they are wanting to," Cathy told The Canadian Press in a phone interview from Vancouver. "We're excited because Russia has developed more potential medal athletes in this four-year period than any other country has. Based on the way we evaluate and look at the numbers, they've done incredibly well with developing medal potential for 2014."

THE CANADIAN PRESS

NHL

EASTERN CONFERENCE

ATLANTIC DIVISION									
	GP	W	L	OL	GF	GA	Pt		
Boston	49	31	15	3	141	109	65		
Tampa Bay	50	29	16	5	146	123	63		
Montreal	49	27	17	5	126	120	59		
Toronto	50	25	20	5	141	152	55		
Detroit	49	21	18	10	122	134	52		
Ottawa	49	21	19	9	139	155	51		
Florida	49	19	23	7	116	148	45		
Buffalo	47	13	27	7	86	133	33		

METROPOLITAN DIVISION									
	GP	W	L	OL	GF	GA	Pt		
Pittsburgh	49	34	13	2	157	120	70		
NY Rangers	51	27	21	3	128	128	57		
Philadelphia	50	25	19	6	137	144	56		
Columbus	48	24	20	4	138	135	52		
Washington	49	22	19	8	142	150	52		
New Jersey	50	20	19	11	115	123	51		
Carolina	48	20	19	9	117	137	49		
NY Islanders	51	20	24	7	142	166	47		

Monday's results

NY Islanders 4 Philadelphia 3 (SO)
Boston 3 Los Angeles 2
Florida 5 Pittsburgh 1
St. Louis 4 Detroit 1
Toronto at Phoenix
Dallas at Nashville
Calgary at San Jose

Sunday's results

Chicago 3 Boston 2 (SO)
Tampa Bay 5 Carolina 3
NY Rangers 4 Washington 1
Tuesday's games — All Times Eastern
Los Angeles at Columbus, 7 p.m.
St. Louis at New Jersey, 7 p.m.
Ottawa at Washington, 7 p.m.
Florida at Buffalo, 7 p.m.
Carolina at Philadelphia, 7 p.m.
NY Islanders at NY Rangers, 7 p.m.
Minnesota at Dallas, 8 p.m.
Toronto at Colorado, 9 p.m.
Vancouver at Edmonton, 9:30 p.m.
Winnipeg at Anaheim, 10 p.m.

Wednesday's games

Montreal at Pittsburgh, 7 p.m.
Chicago at Detroit, 8 p.m.
Phoenix at Calgary, 9:30 p.m.

WESTERN CONFERENCE

CENTRAL DIVISION									
	GP	W	L	OL	GF	GA	Pt		
Chicago	51	32	8	11	184	139	75		
St. Louis	48	33	10	5	170	108	71		
Colorado	48	31	12	5	142	122	67		
Minnesota	51	27	19	5	125	125	59		
Dallas	48	21	19	8	136	148	50		
Nashville	50	21	22	7	121	151	49		
Winnipeg	50	22	23	5	141	150	49		

PACIFIC DIVISION									
	GP	W	L	OL	GF	GA	Pt		
Anaheim	51	37	9	5	175	126	79		
San Jose	49	31	12	6	158	121	68		
Los Angeles	50	29	15	6	128	103	64		
Vancouver	50	25	16	9	127	127	59		
Phoenix	48	23	16	9	139	145	55		
Calgary	49	16	26	7	109	156	39		
Edmonton	51	15	30	6	131	181	36		

Note: Two points for a win, one point for overtime loss.

SCORING LEADERS

	G	A	Pts
Crosby, Pgh	25	43	68
Getzlaf, Ana	25	33	58
Tavares, NYI	22	36	58
Kane, Chi	23	33	56
Perry, Ana	27	28	55
Thornton, SJ	6	46	52
St. Louis, TBL	25	25	50
Sharp, Chi	25	25	50
Ovechkin, Wash	35	14	49
Kunitz, Pgh	24	25	49
Backstrom, Wash	11	38	49
Pavelski, SJ	25	23	48
Kessel, Tor	23	25	48
Toews, Chi	17	31	47
Okposo, NYI	19	28	47
Malkin, Pgh	12	35	47

Not including last night's games

NFL PLAYOFFS

CONFERENCE CHAMPIONSHIPS

Sunday's results

AFC — Denver 26 New England 16
NFC — Seattle 23 San Francisco 17

SUPER BOWL XLVIII

Sunday, Feb. 2 — At East Rutherford, N.J.
Denver vs. Seattle, 6:30 p.m.

NBA

EASTERN CONFERENCE

	W	L	Pct	GB
d-Indiana	32	7	.821	—
d-Miami	29	12	.707	4
Atlanta	21	19	.525	11½
d-Toronto	20	20	.500	12½
Washington	20	20	.500	12½
Chicago	19	20	.487	13
Brooklyn	17	22	.436	15
Charlotte	18	25	.419	16
Detroit	17	24	.415	16
Cleveland	15	26	.366	18
New York	15	26	.366	18
Boston	14	28	.333	19½
Philadelphia	13	28	.317	20
Orlando	11	30	.268	22
Milwaukee	7	33	.175	25½

WESTERN CONFERENCE

	W	L	Pct	GB
d-San Antonio	32	9	.780	—
d-Portland	31	9	.775	½
Oklahoma City	31	10	.756	1
d-L.A. Clippers	29	14	.674	4
Houston	27	15	.643	5½
Golden State	26	16	.619	6½
Dallas	25	18	.581	8
Phoenix	23	17	.575	8½
Denver	20	20	.500	11½
Memphis	20	20	.500	11½
Minnesota	19	21	.475	12½
New Orleans	16	24	.400	15½
L.A. Lakers	16	25	.390	16
Sacramento	14	25	.359	17
Utah	14	28	.333	18½

d-division leader

Monday's results

Dallas 102 Cleveland 97
L.A. Clippers 112 Detroit 103
Charlotte 100 Toronto 95
Washington 107 Philadelphia 99
Brooklyn 103 New York 80
New Orleans 95 Memphis 92
Atlanta 121 Miami 114
L.A. Lakers at Chicago
Portland at Houston
Indiana at Golden State
Tuesday's games — All Times Eastern
Orlando at Brooklyn, 7:30 p.m.
Boston at Miami, 7:30 p.m.
Sacramento at New Orleans, 8 p.m.
Portland at Oklahoma City, 8 p.m.
Minnesota at Utah, 9 p.m.

Service Directory / Apartment Finder

To advertise contact Ian March at 416-443-4388

FINANCIAL

OVERWHELMED BY DEBT? CALL THE Licensed Debt Professionals™ GET OUT OF DEBT!

- ▶ Avoid Bankruptcy
- ▶ 1 Low Monthly Payment
- ▶ No Interest Charges
- ▶ Stop Collection Calls
- ▶ Government Licensed Proposal Administrators



David Sklar, CPA, CA, CIRP, Trustee

FREE Consultation 310-9200

(NO AREA CODE NEEDED)

DAVID SKLAR & ASSOCIATES INC.
Licensed Proposal Administrators & Trustee in Bankruptcy

HEAD OFFICE: 245 FAIRVIEW MALL DRIVE, SUITE 720, TORONTO, ON, M2J 4T1
NORTH YORK • TORONTO • PICKERING / AJAX • MISSISSAUGA / ETOBICOKE • BRAMPTON

www.DavidSklar.com



CALL ERIKA
(LICENSED DEBT EXPERT)

STOP COLLECTION CALLS GET DEBT RELIEF NOW!

Reduce or Eliminate Tax Debt too.
Stop Garnishments and Court Actions
Debt Proposals, Debt Counselling, Avoid Bankruptcy
Call NOW to talk with a Government-Licensed Expert
Low income? No problem! Ask about our affordable, very low fee to get Debt-Free.
We're here to help. Friendly, Caring Professionals.
Free consultation. Same day appointments.

1-877-332-8416
416-288-8048

Scarborough (Main office), Weston,
Brampton, Oshawa, Mississauga (Pt Credit)



Rusinek & Associates Inc Trustee in Bankruptcy
www.rusinek.ca

LOWEST RATES for bad credit loans since 1984

What would you do with **\$20,000?** **PFS**

✓ College tuition?
✓ Home Renovation?
✓ Wedding?

You decide.

Have a paid off car 6 years or newer?
You could borrow up to \$20,000 the same day from Prudent Financial!

416-634-2013 BorrowWithYourCar.com
*Call for details and conditions

SCARBOROUGH 250 Consumers Rd. Suite 810 **EMPIREONE** NORTH YORK 1111 Finch Ave. W. Suite 203

CREDIT PROBLEMS?
REDUCE YOUR DEBTS & SLEEP LIKE A BABY

Consolidate All Your Debts Into One Small Monthly Payment & Pay NO Interest
WE OFFER FREE CREDIT CHECKS FREE ONE ON ONE CONSULTATION

416-900-2324
www.empireonecredit.com

OSHAWA 299 Simcoe St. South MISSISSAUGA 165 Dundas Ave. W. Suite 307

DEBT RELIEF

Are you drowning in debts?
Let us help you...

- consolidate debts, low monthly payments
- stop harassing creditors, collection calls and garnishments
- settle your debts without a bankruptcy
- reduce the amount to pay back, no interest



NONA KUMAR
Estate Administrator
Credit Counsellor

Free Consultation: 416.455.7709
RUMANEK & CO. LTD.

Administrators of Proposals, Trustee in Bankruptcy & Debt Consolidation Arrangements:
Head Office in North York, ON. Offices in Scarborough & Mississauga. Tel: 416-665-DEBT

TOO MANY BILLS... GET A FRESH START!

Bankruptcy • Proposals
Debt Counselling

416-740-5400
Toronto • Rexdale • Etobicoke • North York
Don Mills • Bloor West • Scarborough

905-273-6300 Mississauga • Brampton
1-888-329-5198 www.billfixer.com

FREE Consultation • Evening Appointments • Flexible Payments

KEVIN THATCHER & ASSOCIATES LTD.
TRUSTEE IN BANKRUPTCY

DO YOU HAVE LOCKED-IN PENSION MONEY?

You can have your money from a former pension if you are in financial problems.

(416)832-4468
Pension Benefits Claims

MORTGAGE APPROVED!

- 1st and 2nd Mortgage for any purpose.
- Refinance to 87%. Purchase to 95%.
- With rates at historic lows, now is the time to re-finance your home!
- Consolidate cards into 1 payment
- Self-employed? Stated income.
- Good and bad credit are welcome!
- Behind in Mortgage Payments?

WE CAN HELP!
HOMELAND MORTGAGE
416-519-3505 or 647-273-5626
WWW.HOMELANDMORTGAGE.ORG

HEALTH

DUST MITES AND THE ALLERGIES THEY CAUSE ARE IN EVERY ROOM.

SNEEZING? ITCHY EYES? STUFFY NOSE?
THERE'S ROOM FOR YOU IN OUR RESEARCH STUDY.

Help us to test an investigational immunotherapy tablet for dust mite allergy. Participants may be eligible for this study if they are 12 years of age or older and have had dust mite allergy symptoms during the past year.

Call today for more information:
JDM Research Inc.
416-483-4720
586 Eglinton Ave East, Suite 212
Toronto, ON, M4P 1P2

DynaMITE

PSYCHIC

THE MOST POWERFUL SPIRITUALIST FROM INDIA

Pandit: RAMJI
Specialist in All kinds of Astrology

SOLUTIONS & SUGGESTIONS ON: Finance, Love, Husband-Wife, Business, Work, Depression, Kids, Enemy, Health, Job, Divorce Etc

100% REMOVAL OF BLACK MAGIC. EVIL SPIRITS OF ALL RELIGIONS BY PERFORMING SPECIAL KALI MAATA PRAYERS

647-962-7346, 647-852-2996
679 Markham Road, Scarborough, Markham & Lawrence

MORTGAGES
1st & 2nd Mortgages
Debt Consolidation
* Low Rates, * No Fees
Bad Credit Welcome

CREDIT APPROVED
*terms and conditions apply Lic# 10154

MORTGAGE GENIE
www.mortgagegenie.org
416-667-9834

WORK / EDUCATION

NEW YEAR PROFESSIONAL IN-CLASS COURSE DEALS

WEEKENDS AND DAYS
LEAN SIX SIGMA Starts 16 FEB.
CHANGE MANAGEMENT 13-14 FEB.

10% Early Bird Registration
KEYSTONE RESOURCE TEAM INC.
NORTH YORK
416.642.2675
WWW.KRTI.CA

WORK / EDUCATION

INTRA-ORAL DENTAL ASST.

MEDIXCOLLEGE.CA

866.981.0683
Medix College of Healthcare

HOME IMPROVEMENT

Harry's PAINTING & DECORATING

1-Bedroom Apt. 2-Bedroom Apt. 3-Bedroom Apt.

\$420 \$500 \$580

Includes materials and paint. Straight ceilings and walls in living room, hall, bedroom, kitchen & bathroom.

647-871-5200
CALL 416-783-7981

PSYCHIC

International Knowledgeable Astrologer Pandit: Devadas Swamiji

Meet him to get Quick Results:
Job * Business * Health * Property
Education * Family * Children

All Religions Welcomed
I am Master in removing & destroying
Black Magic, Jadoo, Voodoo, Witchcraft,
Obau & Bad luck and give Protection
Big Problem...Small Problem...all Solved

647-622-9097
Scarborough

World Famous Indian Astrologer Pandit: Jagadish

TAKE RIGHT DECISION AT RIGHT TIME
He understands Problems & Gives Right Guidance
Marriage, Business, Job, Enemy, Sexual, Family
Children, Health, Love, Money, Depression etc

I CAN HANDLE ANY PROBLEM
Removes Black Magic, Bad Luck, Obeya and
Voodoo in 2 Days & Gives Immediate Protection

100% GUARANTEE 647-532-8224
1290 Finch Ave. W, Unit 23, North York (Keele & Finch)

MASTER RAVI VERMA

He can clear Negativity Forsee Future Life events.
Solves Impossible Problems. Helps brings back loved ones. Family Problems, Health, Sexual, Depression, Drinking, Marriage, Evil Influences etc

NOBODY CAN BREAK MY WORK. IT'S MY CHALLENGE.
GIVES UNBREAKABLE & UNACCESSIBLE PROTECTION

647-708-5454

Horoscopes

Aries

March 21 - April 20

Even if you prefer to walk alone, it will pay you to get more involved in group activities over the next few days. Friends will bring you luck and make life more enjoyable.

Taurus

April 21 - May 21

This is the perfect time to give your reputation a boost. You will find favour with people in positions of power but the most important thing is that you believe in yourself.

Gemini

May 22 - June 21

Don't waste time telling the world what you are going to do — just do it. You should be aiming higher than ever before. If you want something enough, you can make it happen.

Cancer

June 22 - July 23

Someone you do business with will force you to choose between your ideals and your earnings. If you compromise your principles once, you will be expected to compromise them again and again.

Leo

July 24 - Aug. 23

Now that the Sun is transiting your opposite sign of Aquarius, make an effort to see things from alternative points of view. Also, don't criticize people you care for just because they fail to live up to your high standards.

Virgo

Aug. 24 - Sept. 23

Cosmic activity in the area of your chart that governs your work and your well-being is warning you not to push yourself too hard. Your energy levels may be a bit low, so pace yourself sensibly.

Libra

Sept. 24 - Oct. 23

Throw caution to the wind and just let your instincts guide you. This is a great time for creative activities and affairs of the heart, so be creative about your love life and love everything you create.

Scorpio

Oct. 24 - Nov. 22

Decisions you make over the next few days will have a lasting impact on your domestic situation. So, make sure you know the facts and you are not being misled by those who have an agenda.

Sagittarius

Nov. 23 - Dec. 21

Be sociable. Wherever you go and whatever you do, you will have a lot of fun and even the most ordinary of encounters will be hugely enjoyable.

Capricorn

Dec. 22 - Jan. 20

If you need financial assistance, now is the time to ask for it. The planets make it easy to convince those who can help that your cause is deserving. Having said that, the assistance will not come cheap, so help yourself as much as you can.

Aquarius

Jan. 21 - Feb. 19

It's one of the most vital times of the year for you. The Sun in your sign will ensure whatever you do is endowed with extra power. Aim to do good things for others and good things will come your way.

Pisces

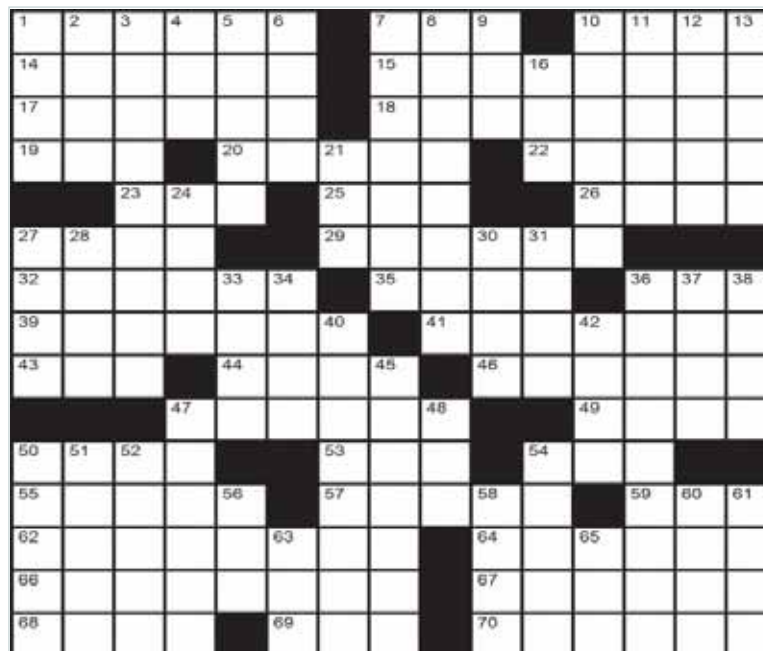
Feb. 20 - March 20

This may be a difficult time for you, but it is also a time when you can learn a great deal about yourself, which in turn makes success in the long-term more likely. **SALLY BROMPTON**

Crossword: Canada Across and Down

Across

- University of Manitoba, Home of the ___
- Male swan
- House of ___ (Mid-east royal family)
- Jessica Simpson's sister
- NB community, locale of 5 CDSB Gagetown
- Elegant aircraft
- Blue in colour, it's the Yukon's official gemstone
- Forestry fluid
- Uncertainty
- Splashy surges
- Music producer, Don ___
- Oscar-winning actress, Melissa ___
- Ms. Sedgwick
- Ride the waves
- Get there
- Make happy
- Amy's Golden Globes co-host
- These: French
- ___ one's arms (Cease the stern-looking pose)
- Popcorn brand, ___ Redenbacher's
- US state, North ___
- Made, as cotton candy
- "___ you can!" (Buffet host's urging)
- Elated
- Caustics
- Prefix to 'aller'



- Do charades: 2 wds.
- Wild blue yonder's
- Dictionary abbr.
- Spanish Conquistador, Hernan ___ (b.1485 - d.1547)
- Calendar abbr.
- Mop & ___ (Floor cleaner)
- "Lorna ___" (1951)
- "Best ___ Had" by Drake
- Liq. amounts
- Jay Z's wife, to fans: 2 wds.
- Velvet
- Gwen Stefani's rocker hubby Gavin

- Scuba diving exploration site
- Antiquated
- Must-haves
- Prefix to 'tonin' (Sleepy stuff)
- Stephen of that satirical 'Report' show
- Handel musical work
- TLC member, T-___
- "___ how are you 'n' stuff?"
- (English-as-it's-often spoken query)
- Tart-tasting
- Express
- ___ great job (Performs well)
- Mother goddess of Thebes
- 'Form' suffix
- Way out there
- Tater
- Forearm bone
- Concerning,

- curtly: 2 wds.
31. ___-vroom!
33. Fair
34. Catch a glimpse
36. Vancouver Island: ___ Sound
37. Ms. Macpherson
38. Poivres partners
40. Canadian Forces Base ___, in Alberta
42. "___ be okay." (Don't worry)
45. Ballet legend, Rudolf ___ (b.1938 - d.1993)
47. "Bridget ___ Diary" (2001)
48. Ms. Ullmann
50. Main office [abbr.]
51. "How are things?": 2 wds.
52. Verse
54. Painter, El ___ (b.1541 - d.1614)
56. Conclusion
58. Leave a disaster area, for short
60. Honest
61. Positions
63. Woolly one's call
65. Env.'s stuff-y

Yesterday's Crossword



Sudoku

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Yesterday's Sudoku



Today



-17° / -21°
Partly cloudy

Wednesday



-14° / -17°
Partly cloudy

Your #1 weather forecast now available in HD.

Check your local listings for details.



©The Weather Network 2014



Elevated Event
Planning

Wedding | Corporate | Lifestyle Events

Brandy Geddis

416 712 1945

brandy@elevatedeventplanning.ca
elevatedeventplanning.ca



ARE YOU A GOOD SLEEPER OR DID YOU USED TO HAVE INSOMNIA, BUT SLEEP WELL NOW?

Researchers at Ryerson University are seeking good sleepers as well as people who have previously had trouble falling or staying asleep at night to participate in a paid research study. If you are: between the ages of 18 and 79, you may be eligible to participate in this research. **Compensation will be up to \$115, if all phases of the study are completed.**

For more information contact us at:
416-979-5000 ext. 2185 or olya@ryerson.ca



FLIGHT CENTRE

The Airfare Experts

1 877 923 2248
flightcentre.ca

Fort Lauderdale

Flights + 3 Nights

\$699

Ocean Sky Hotel & Resort

INCLUDES accom at a beachfront resort.
Departs Mar 24/ggv/ua

Conditions apply. Ex-Toronto. All advertised prices include taxes & fees. Package prices are per person, based on double occupancy for total length of stay unless otherwise stated. Prices are subject to availability at advertising deadline and are for select departure dates. Prices are accurate at time of publication, errors and omissions excepted, but are subject to change. Taxes & fees include transportation related fees, GST/HST and fuel supplements and are approximate and subject to change. ggv=gogo vacations, ua=united airlines. Head office address: 1 Dundas St W Suite 200, Toronto, ON, Canada M5G 1C4 for retail locations. ONT. REG #4671384

Earn up to 20,000 Aventura Points, plus no annual fee for the 1st year.¹



The new CIBC Aventura® Travel Rewards Program.
So good even penguins can fly™.



With flights for as little as 10,000 points, you'll be flying in no time. But hurry! You need to apply by March 31, 2014, to receive the offer.



Visit us at cibc.com/penguinscanfly or call 1 855 813-9803.

¹ Offer applies to newly approved eligible Aventura credit card accounts only for applications received between January 1 and March 31, 2014; transfers from an existing CIBC credit card are excluded. Bonus points and annual fee rebate awarded to the primary cardholder. Qualifying purchases must be made to receive bonus points. Offer may be withdrawn or changed without notice at any time. Conditions apply; for details visit cibc.com/penguinscanfly. ² Aventura Points can be redeemed for up to 100% of the cost of airfare as well as (if you have sufficient Aventura Points) for taxes and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid; please ask a CIBC Rewards Centre Counsellor for specific details. Visa™ and Visa Infinite™ are trademarks of Visa Int./CIBC lic. user. All other trademarks are owned by CIBC or related entities.